

# MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank (1)
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Citizens Bank (1)
	Blumrock Bank
	First Bank-West Billings
	Western Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	*1st Citizens Bank (1)
	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	**Treasure State Bank
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
Hamilton	Citizens State Bank
	The Village Bank
Hardin	Ravalli County Bank (1)
	Big Horn Bank
Harlem	Little Horn State Bank
	Security State Bank
Hayre	Citizens Bank of Montana (1)
	First Security Bank (1)

Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
Jordan	Garfield County Bank
Kalspell	First Security Bank
	Valley Bank of Kalspell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Montana Bank of South Missoula
	Missoula Bank of Montana (1)
	Plint Creek Valley Bank (1)
Philipsburg	Security State Bank
Plentywood	First Citizens Bank (1)
Polson	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignace	Lake County Bank (1)
Scooby	Citizens State Bank
Shelby	First State Bank
	Tooie County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valer	Valer Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)
(1) Members Federal Reserve Bank	
*Opened 7-1-77	
**Opened 3-1-78	

## MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Northwestern National Bank
	Midland National Bank
Bozeman	First National Bank
	Security Bank N.A.
Browning	Montana Bank of Bozeman, N.A.
	Meriter's Bank of Browning, N.A.
Butte	Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Eklatka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First Security Bank of Montana, N.A.
Great Falls	First National Bank
	First National Bank
	First Westside National Bank
Harlowton	Northwestern National Bank
Hayre	Continental National Bank
Helena	First National Bank
Hinsdale	First National Bank
Hydram	First National Bank
Kalspell	Conrad National Bank
	First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
	United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank of Missoula
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

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## ABSTRACT OF REPORTS OF CONDITION OF

## MONTANA

State Banks

and

Trust Companies

National Banks

June 30, 1978



Kent Kleinkopf	Director
Department of Business Regulation	
L. W. Alke	Administrator
Frank J. Skulca	Financial Division
	Bank Examiner
George Schlosser	Supervisor
Mike Acuff	Examiner
John V. Curry	Examiner
Raymond Blackman	Examiner
Chris Olson	Examiner
Mike Polkowski	Examiner
Dick Morgan	Examiner
John Cheetham	Examiner
Bob Fitzsimmons	Examiner
James Darflier	Examiner
Mike Burr	Examiner
Gail Egan	Examiner
Steve Loutitt	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Montel Livingston	Secretary
Myrt Hamel	Statistician

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Aggregate Resources and Liabilities of (102) State Banks and (3) Trust Companies  
June 30, 1978, Compared with Reports of (100) State Banks and (3)  
Trust Companies, June 30, 1977.

(FIGURES IN THOUSANDS)

RESOURCES	June 30, 1978	June 30, 1977	Decrease— Increase+
Cash and Banks.....	\$ 153,522	\$ 133,579	\$ 19,943+
U.S. Government Bonds.....	207,022	209,250	2,228—
Federal Agency Bonds.....	80,229	73,764	6,465+
State & Municipal Bonds.....	221,338	201,087	20,251+
Other Securities.....	3,042	2,636	406+
Federal Funds Sold.....	22,988	20,716	2,272+
Loans and Discounts.....	1,104,824*	925,460*	179,364+
Premises, Furn. & Fix.....	32,551	27,625	4,926+
Other Real Estate.....	1,429	1,503	74—
Other Assets.....	22,328	17,384	4,944+
Direct Leasing.....	991	895	96+
	<u>\$ 1,850,264</u>	<u>\$ 1,613,899</u>	<u>\$ 236,365+</u>
<b>LIABILITIES</b>			
Demand Deposits of I.P.C.....	\$ 447,800	\$ 386,384	\$ 61,416+
Time Deposits of I.P.C.....	993,573	885,615	107,958+
U.S. Government Deposits.....	13,214	4,496	8,718+
Other Pub. Deposits.....	174,339	151,466	22,873+
Deposits of Comm'l. Banks.....	6,996	6,591	405+
Other Deposits.....	16,555	13,529	3,026+
Federal Funds Purchased.....	34,154	24,424	9,730+
Borrowed Funds.....	1,522	558	964+
Other Liabilities.....	16,360	14,508	1,852+
Cap. Notes & Debentures.....	3,809	3,558	251+
Common Capital Stock.....	53,515	46,586	6,929+
Surplus.....	53,352	47,311	6,041+
Undivided Profits.....	32,702	26,742	5,960+
Capital Reserves.....	2,373	2,131	242+
	<u>\$ 1,850,264</u>	<u>\$ 1,613,899</u>	<u>\$ 236,365+</u>
*After Deduction of Loan Loss Reserves.....	\$ 10,602	\$ 8,611	

Aggregate Resources and Liabilities of (56) National Banks in Montana,  
June 30, 1978, Compared with Reports of June 30, 1977\*\*

(FIGURES IN THOUSANDS)

RESOURCES	June 30, 1978	June 30, 1977	Decrease— Increase+
Cash and Banks.....	\$ 234,862	\$ 199,806	\$ 35,056+
U.S. Government Bonds.....	155,745	153,021	2,726—
Federal Agency Bonds.....	60,190	62,698	2,508—
State & Municipal Bonds.....	311,054	278,997	32,057+
Other Securities.....	12,937	7,027	5,910+
Federal Funds Sold.....	29,945	32,554	2,609—
Loans and Discounts.....	1,442,821*	1,285,254*	157,567+
Premises, Furn. & Fix.....	66,418	40,596	25,822+
Other Real Estate.....	2,065	2,650	585—
Other Assets.....	30,218	25,125	5,093+
Direct Leasing.....	5,667	3,794	1,873+
	<u>\$ 2,351,922</u>	<u>\$ 2,096,522</u>	<u>\$ 255,400+</u>
<b>LIABILITIES</b>			
Demand Deposits of I.P.C.....	\$ 537,900	\$ 476,261	\$ 61,639+
Time Deposits of I.P.C.....	1,238,458	1,153,077	85,381+
U.S. Government Deposits.....	17,625	5,005	12,620+
Other Pub. Deposits.....	198,070	164,235	33,835+
Deposits of Comm'l. Banks.....	35,165	26,363	8,802+
Other Deposits.....	20,785	15,924	4,861+
Federal Funds Purchased.....	88,312	69,484	18,828+
Borrowed Funds.....	5,939	433	5,506+
Other Liabilities.....	34,106	28,210	5,896+
Cap. Notes & Debentures.....	17,784	15,382	2,402+
Common Capital Stock.....	63,129	56,270	6,859+
Surplus.....	63,314	56,600	6,714+
Undivided Profits.....	28,287	25,952	2,335+
Capital Reserves.....	3,048	3,326	278—
	<u>\$ 2,351,922</u>	<u>\$ 2,096,522</u>	<u>\$ 255,400+</u>
*After Deduction of Loan Loss Reserves.....	\$ 13,508	\$ 13,189	
Grand Total—ALL Banks MONTANA.....	\$ 4,202,186	\$ 3,710,421	\$ 491,765+

\*\*Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

	June 30, 1978	June 30, 1977
<b>STATE BANKS</b>		
Loans as Percentage of Total Assets .....	59.94%	57.57%
Loans as Percentage of Total Deposits .....	67.50%	64.50%
Capital and Reserve a/c's as Percentage of Total Assets .....	8.40%	8.32%
Capital and Reserve a/c's as Percentage of Total Deposits .....	9.46%	9.32%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits .....	21.82%	23.67%
Time Deposits as Percentage of Total Deposits I.P.C. ....	68.93%	69.62%
Demand Deposits as Percentage of Total Deposits I.P.C. ....	31.07%	30.38%
<b>NATIONAL BANKS</b>		
Loans as Percentage of Total Assets .....	61.57%	61.55%
Loans as Percentage of Total Deposits .....	71.11%	70.53%
Capital and Reserve a/c's as Percentage of Total Assets .....	7.99%	8.09%
Capital and Reserve a/c's as Percentage of Total Deposits .....	9.23%	9.27%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits .....	19.07%	19.44%
Time Deposits as Percentage of Total Deposits I.P.C. ....	69.72%	70.77%
Demand Deposits as Percentage of Total Deposits I.P.C. ....	30.28%	29.23%



# MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Security Bank
	First Bank-West Billings
	First Citizens Bank
	Rimrock Bank
	Western Bank
Boulder	Western State Bank
Bozeman	First Boulder Valley Bank
	1st Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choctaw	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Emms	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	*Treasure State Bank
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	Montana Bank (1)
	Trust Corporation of Montana (1)
Hamilton	The Village Bank
	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
	First Security Bank (1)

Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
	**The Valley Bank
Jordan	Garfield County Bank
Kalspell	First Security Bank
	Valley Bank of Kalspell
Laurel	First Security Bank (1)
Lewistown	The Yellowstone Bank (1)
	**Midstate Bank (1)
	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Phillipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)
(1) Members Federal Reserve Bank	
*Opened 3-1-78	
**Opened 7-17-78	
***Opened 11-13-78	

## MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Northwestern National Bank
	Midland National Bank
	Security Bank N.A.
Bozeman	First National Bank
	Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Eklatka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Charles Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First Westside National Bank
	Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalspell	Conrad National Bank
	First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
	United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank
	of Missoula
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

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## ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

National Banks

December 31, 1978



Kent Kleinkopf	Director
Department of Business Regulation	
L. W. Alke	Administrator
Financial Division	
Frank J. Skufca	Bank Examiner
George Schlosser	Supervisor
Mike Acuff	Examiner
John V. Curry	Examiner
Raymond Blackman	Examiner
Chris Olson	Examiner
Mike Polkowski	Examiner
Dick Morgan	Examiner
John Cheatham	Examiner
Bob Fitzsimmons	Examiner
James Darfler	Examiner
Mike Burr	Examiner
Gail Egan	Examiner
Steve Louttit	Examiner
Deanna Albert	Examiner
Steve Caruso	Examiner
Montel Livingston	Secretary
Myrt Hamel	Statistician

## STATE DOCUMENTS COLLECTION

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Helena, Montana 59601



Aggregate Resources and Liabilities of (104) State Banks and (3) Trust Companies,  
December 31, 1978 Compared with Reports of (101) State Banks and (3)  
Trust Companies, December 31, 1977

(FIGURES IN THOUSANDS)

RESOURCES	Dec. 31, 1978	Dec. 31, 1977	Decrease— Increase+
Cash and Banks.....	\$ 167,970	\$ 165,257	\$ 2,713+
U.S. Government Bonds.....	202,519	224,993	22,474—
Federal Agency Bonds.....	98,501	73,657	24,844+
State & Municipal Bonds.....	235,898	213,363	22,535+
Other Securities.....	5,705	2,774	2,931+
Federal Funds Sold.....	43,382	38,452	4,930+
*Loans and Discounts.....	1,155,544	987,929	167,615+
Premises, Furn. & Fix.....	34,682	30,282	4,400+
Other Real Estate.....	2,331	1,666	665+
Other Assets.....	23,337	18,350	4,987+
Direct Leasing.....	1,030	812	218+
	<u>\$ 1,970,899</u>	<u>\$ 1,757,535</u>	<u>\$ 213,364+</u>
<b>LIABILITIES</b>			
Demand Deposits of I.P.C.....	\$ 513,777	\$ 453,833	\$ 59,944+
Time Deposits of I.P.C.....	1,049,424	927,139	122,285+
U.S. Government Deposits.....	7,119	10,873	3,754—
Other Pub. Deposits.....	166,384	176,270	9,886—
Deposits on Comm'l. Banks.....	9,006	8,442	564+
Other Deposits.....	21,558	16,154	5,404+
Federal Funds Purchased.....	26,769	16,451	10,318+
Borrowed Funds.....	3,657	847	2,810+
Other Liabilities.....	18,708	14,305	4,403+
Cap. Notes & Debentures.....	3,608	3,808	200—
Common Capital Stock.....	57,967	51,273	6,694+
Surplus.....	58,463	51,399	7,064+
Undivided Profits.....	32,843	24,525	8,318+
Capital Reserves.....	1,616	2,216	600—
	<u>\$ 1,970,899</u>	<u>\$ 1,757,535</u>	<u>\$ 213,364+</u>
*After Deduction of Loan Loss Reserves.....	\$ 13,417	\$ 12,424	\$ 993+

STATE BANKS

	Dec. 31, 1978	Dec. 31, 1977
Loans as Percentage of Total Assets .....	58.91%	56.52%
Loans as Percentage of Total Deposits .....	66.15%	62.81%
Capital and Reserve a/c's as Percentage of Total Assets .....	8.46%	8.23%
Capital and Reserve a/c's as Percentage of Total Deposits .....	9.50%	9.14%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits .....	20.96%	24.50%
Time Deposits as Percentage of Total Deposits I.P.C. ....	67.13%	67.14%
Demand Deposits as Percentage of Total Deposits I.P.C. ....	32.87%	32.86%

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

NATIONAL BANKS	Dec. 31, 1978	Dec. 31, 1977
Loans as Percentage of Total Assets .....	61.27%	60.22%
Loans as Percentage of Total Deposits .....	70.04%	67.84%
Capital and Reserve a/c's as Percentage of Total Assets .....	7.95%	7.84%
Capital and Reserve a/c's as Percentage of Total Deposits .....	9.09%	8.84%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits .....	18.88%	20.49%
Time Deposits as Percentage of Total Deposits I.P.C. ....	68.10%	68.15%
Demand Deposits as Percentage of Total Deposits I.P.C. ....	31.90%	31.85%

Aggregate Resources and Liabilities of (56) National Banks in Montana,  
December 31, 1978 Compared with Reports of (56) National Banks,  
December 31, 1977\*\*

(FIGURES IN THOUSANDS)

RESOURCES	Dec. 31, 1978	Dec. 31, 1977	Decrease— Increase+
Cash and Banks.....	\$ 263,105	\$ 242,775	\$ 20,330+
U.S. Government Bonds.....	149,973	168,490	18,517—
Federal Agency Bonds.....	55,601	50,907	4,694+
State & Municipal Bonds.....	333,435	296,714	36,721+
Other Securities.....	14,006	7,073	6,933+
Federal Funds Sold.....	70,154	60,937	9,217+
*Loans and Discounts.....	1,518,716	1,349,600	169,116+
Premises, Furn. & Fix.....	42,869	38,432	4,437+
Other Real Estate.....	4,647	1,807	2,840+
Other Assets.....	29,013	27,815	1,198+
Direct Leasing.....	5,823	4,804	1,019+
	<u>\$ 2,487,342</u>	<u>\$ 2,249,354</u>	<u>\$ 237,988+</u>
<b>LIABILITIES</b>			
Demand Deposits of I.P.C.....	\$ 609,001	\$ 557,737	\$ 51,264+
Time Deposits of I.P.C.....	1,300,250	1,193,142	107,108+
U.S. Government Deposits.....	6,306	8,705	2,399—
Other Pub. Deposits.....	197,597	189,894	7,703+
Deposits on Comm'l. Banks.....	51,633	39,180	12,453+
Other Deposits.....	23,290	18,846	4,444+
Federal Funds Purchased.....	62,793	44,799	17,994+
Borrowed Funds.....	11,293	620	10,673+
Other Liabilities.....	40,203	31,278	8,925+
Cap. Notes & Debentures.....	17,959	16,698	1,261+
Common Capital Stock.....	65,958	62,877	3,081+
Surplus.....	66,009	63,140	2,869+
Undivided Profits.....	34,698	19,375	15,323+
Capital Reserves.....	352	3,063	2,711—
	<u>\$ 2,487,342</u>	<u>\$ 2,249,354</u>	<u>\$ 237,988+</u>
*After Deduction of Loan Loss Reserves.....	\$ 13,834	\$ 12,255	\$ 1,579+
Grand Total—ALL Banks MONTANA.....	\$ 4,458,241	\$ 4,006,889	\$ 451,352+

\*\*Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.



# MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee ..... Yellowstone Bank (1)  
 Anaconda ..... First Security Bank  
 Ashland ..... Cheyenne Western Bank (1)  
 Baker ..... The Bank of Baker  
 Belgrade ..... Montana Bank of Belgrade  
 Belt ..... Belt Valley Bank (1)  
 Big Fork ..... Flathead Bank  
 Big Sandy ..... Northern Bank of Montana  
 Big Timber ..... Citizens Bank & Trust Co. (1)  
 Billings ..... First Security Bank  
                     First Bank-West Billings  
                     First Citizens Bank  
                     Rimrock Bank  
                     \*\*\*Montana Bank of Billings (1)  
                     Western Bank  
                     Western State Bank  
 Boulder ..... First Boulder Valley Bank  
 Bozeman ..... 1st Security Bank (1)  
                     Western Bank  
 Bridger ..... Bank of Bridger  
 Broadus ..... Powder River County Bank (1)  
 Butte ..... 1st Citizens Bank (1)  
                     First Metals Bank & Trust Co. (1)  
 Cascade ..... Stockmens Bank (1)  
 Chester ..... Liberty Bank of Montana (1)  
 Chinook ..... Blaine Bank of Montana (1)  
 ChoctEAU ..... Citizens State Bank (1)  
 Columbia Falls ..... Bank of Columbia Falls  
 Columbus ..... The Yellowstone Bank (1)  
 Colstrip ..... Security Bank  
 Conrad ..... Farmers State Bank  
                     Pondera Bank of Montana  
 Culbertson ..... Culbertson State Bank (1)  
 Cut Bank ..... Bank of Glacier County  
 Deer Lodge ..... Deer Lodge Bank & Trust Co.  
                     First Security Bank  
 Denton ..... Farmers State Bank (1)  
 Dillon ..... State Bank & Trust Co.  
 Dutton ..... Dutton State Bank  
 Ennis ..... First Madison Valley Bank  
 Fairview ..... Bank of Fairview  
 Forsyth ..... First State Bank  
 Fort Benton ..... First State Bank  
 Froid ..... First State Bank (1)  
 Glasgow ..... Treasure State Bank  
 Glendive ..... First Security Bank (1)  
 Great Falls ..... Central Bank of Montana (1)  
                     Eastside Bank of Montana  
                     Montana Bank (1)  
 Hamilton ..... Trust Corporation of Montana (1)  
                     The Village Bank  
 Hardin ..... Citizens State Bank  
                     Ravalli County Bank (1)  
                     Big Horn Bank  
                     Little Horn State Bank  
 Harlem ..... Security State Bank (1)  
 Havre ..... Citizens Bank of Montana (1)  
                     First Security Bank (1)

Helena ..... Bank of Montana (1)  
                     First Security Bank (1)  
                     First Trust Co. of Montana  
                     Northwestern Bank of Helena (1)  
                     Northwestern Union Trust Co. (1)  
                     \*\*The Valley Bank  
 Jordan ..... Garfield County Bank  
 Kalispell ..... First Security Bank  
                     Valley Bank of Kalispell  
 Laurel ..... First Security Bank (1)  
                     The Yellowstone Bank (1)  
 Lewistown ..... \*Midstate Bank (1)  
                     Northwestern Bank of Lewistown  
 Lincoln ..... The First Bank of Lincoln  
 Livingston ..... First Security Bank (1)  
 Malta ..... First Security Bank (1)  
 Manhattan ..... Manhattan State Bank  
 Miles City ..... First Citizens Bank  
                     First Security Bank & Trust Co.  
 Missoula ..... First Security Bank (1)  
                     Missoula Bank of Montana (1)  
                     Montana Bank of South Missoula  
 Phillipsburg ..... Flint Creek Valley Bank (1)  
 Plentywood ..... Security State Bank  
 Polson ..... First Citizens Bank (1)  
                     Security State Bank (1)  
 Poplar ..... Traders State Bank  
 Roman ..... Roman State Bank (1)  
 Roundup ..... First Security Bank  
 Rudyard ..... Farmers Merchants Bank of Montana  
 St. Ignatius ..... Lake County Bank (1)  
 Scooby ..... Citizens State Bank  
 Shelby ..... First State Bank  
                     Toole County State Bank  
 Sheridan ..... Bank of Sheridan  
 Sidney ..... 1st United Bank (1)  
 Stanford ..... Basin State Bank  
 Stevensville ..... First State Bank (1)  
 Superior ..... Montana Bank of Mineral County  
 Terry ..... State Bank of Terry (1)  
 Thompson Falls ..... First State Bank of Montana (1)  
 Three Forks ..... Security Bank of Three Forks  
 Townsend ..... State Bank of Townsend (1)  
 Valer ..... Valer Bank of Montana  
 Victor ..... Farmers State Bank (1)  
 W. Yellowstone ..... First Security Bank  
 Whitefish ..... First State Bank of Whitefish  
 Whitehall ..... Whitehall State Bank  
 Worden ..... Farmers State Bank (1)

(1) Members Federal Reserve Bank  
 \*Opened 7-17-78  
 \*\*Opened 11-13-78  
 \*\*\*Opened 3-12-79

## MONTANA NATIONAL BANKS

Absarokee ..... United Bank of Absarokee, N.A.  
 Anaconda ..... First National Bank  
 Baker ..... Montana Bank of Baker, N.A.

Billings ..... First Northwestern National Bank  
 Midland National Bank  
 Security Bank, N.A.  
 Bozeman ..... First National Bank  
 Browning ..... Montana Bank of Browning, N.A.  
 Butte ..... Miner's Bank of Montana, N.A.  
                     Montana Bank of Butte, N.A.  
 Chinook ..... Western Bank of Chinook, N.A.  
 Circle ..... Montana Bank of Circle, N.A.  
 Columbia Falls ..... Glacier National Bank  
 Cut Bank ..... First National Bank  
 Dillon ..... First Northwestern National Bank  
 Ekalaka ..... First National Bank  
 Eureka ..... First National Bank  
 Fairfield ..... First National Bank  
 Fromberg ..... Clarks Fork National Bank  
 Geraldine ..... First National Bank  
 Glasgow ..... First National Bank  
                     First Security Bank of Montana, N.A.  
 Glendive ..... First National Bank  
 Great Falls ..... First National Bank  
                     First National Bank  
                     First Westside National Bank  
 Hardtoun ..... Continental National Bank  
 Havre ..... First National Bank  
 Helena ..... First National Bank & Trust Co.  
 Hinsdale ..... First National Bank  
 Hysham ..... First National Bank  
 Kalispell ..... Conrad National Bank  
                     First Northwestern National Bank  
 Lewistown ..... First National Bank  
 Libby ..... First National Bank  
                     United National Bank  
 Livingston ..... First National Park Bank  
 Miles City ..... First National Bank  
 Missoula ..... First National Montana Bank  
                     First Bank, N.A.—Southside  
                     First Bank, N.A.—Western Montana  
 Plains ..... First National Bank  
 Plentywood ..... Montana National Bank  
 Red Lodge ..... Montana Bank of Red Lodge, N.A.  
                     United State National Bank  
 Richey ..... Richey National Bank  
 Roundup ..... Montana Bank of Roundup, N.A.  
 Sidney ..... Richland National Bank  
                     Sidney National Bank  
 Twin Bridges ..... First National Bank  
 Whitefish ..... First National Bank  
 White Sul. Sprgs. .... First National Bank  
 Wibaux ..... First National Bank  
 Wolf Point ..... Citizens First National Bank  
                     Western National Bank

350 copies of this publication were produced at a unit cost of \$3.35 per copy, for a total cost of \$122.95 which includes 96.95 for printing and 26.00 for distribution.



ABSTRACT OF REPORTS  
 OF CONDITION OF

# MONTANA

State Banks  
 and  
 National Banks

June 30, 1979

STATE DOCUMENTS COLLECTION

OCT 17 1979

Reut Kleinkopf ..... Director  
 Department of Business Regulation  
 L. W. Alke-930 E. Lyndale, Administrative  
 Helena, Montana  
 Frank J. Skulca ..... Bank Examiner  
 Supervisor  
 George Schlosser ..... Examiner  
 Mike Acuff ..... Examiner  
 John V. Curry ..... Examiner  
 Raymond Blackman ..... Examiner  
 Chris Olson ..... Examiner  
 Dick Morgan ..... Examiner  
 John Cheetham ..... Examiner  
 Bob Fitzsimmons ..... Examiner  
 James Darfler ..... Examiner  
 Gail Egan ..... Examiner  
 Steena Albert ..... Examiner  
 Steve Caruso ..... Examiner  
 Beverly Doheny ..... Examiner  
 Montel Livingston ..... Secretary  
 Myrt Hamel ..... Statistician



**Aggregate Resources and Liabilities of (105) State Banks and (3) Trust Companies, June 30, 1979, Compared with Report of (102) State Banks and (3) Trust Companies, June 30, 1978**  
(Amounts in Thousands)

RESOURCES	June 30, 1979	June 30, 1978	Decrease-Increase+
Cash and Banks.....	\$ 160,326	\$ 153,522	\$ 6,804+
U.S. Government Bonds.....	186,760	207,022	20,262-
Federal Agency Bonds.....	97,967	80,229	17,738+
State and Municipal Bonds.....	241,620	221,338	20,282+
Other Securities.....	2,596	3,042	446-
Federal Funds Sold.....	24,823	22,988	1,835+
Loans and Discounts.....	1,265,536*	1,104,824*	160,712+
Premises, Furn. & Fix.....	37,326	32,551	4,775+
Other Real Estate.....	2,060	1,429	631+
Other Assets.....	29,428	22,328	7,100+
Direct Leasing.....	961	991	30-
	\$ 2,049,403	\$ 1,850,264	\$ 199,139+

LIABILITIES	June 30, 1979	June 30, 1978	Decrease-Increase+
Demand Deposits I.P.C.....	\$ 473,181	\$ 447,800	\$ 25,381+
Time Deposits of I.P.C.....	1,108,682	993,573	115,109+
U.S. Government Deposits.....	5,325	13,214	7,889-
Other Public Deposits.....	183,240	174,339	8,901+
Deposits of Comm'l. Banks.....	10,864	6,996	3,868+
Other Deposits.....	19,654	16,555	3,099+
Federal Funds Purchased.....	50,586	34,154	16,432+
Borrowed Funds.....	7,267	1,522	5,745+
Other Liabilities.....	21,043	16,360	4,683+
Cap. Notes and Debentures.....	3,608	3,809	201-
Common Capital Stock.....	60,074	53,515	6,559+
Surplus.....	63,434	53,352	10,082+
Undivided Profits.....	42,445	32,702	9,743+
Capital Reserves.....	-0-	2,373	2,373-
	\$ 2,049,403	\$ 1,850,264	\$ 199,139+

\*After Deduction of Loan Loss Reserves.....\$ 13,720 \$ 12,952

**STATE BANKS**

	June 30, 1979	June 30, 1978
Loans as Percentage of Total Assets.....	61.95%	59.94%
Loans as Percentage of Total Deposits.....	70.85%	67.50%
Capital and Reserve a/c's as Percentage of Total Assets.....	8.74%	8.40%
Capital and Reserve a/c's as Percentage of Total Deposits.....	10.00%	9.46%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits.....	19.27%	21.82%
Time Deposits as Percentage of Total Deposits I.P.C.....	70.09%	68.93%
Demand Deposits as Percentage of Total Deposits I.P.C.....	29.91%	31.07%

**SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA**  
**NATIONAL BANKS**

	June 30, 1979	June 30, 1978
Loans as Percentage of Total Assets.....	64.26%	61.57%
Loans as Percentage of Total Deposits.....	75.63%	71.11%
Capital and Reserve a/c's as Percentage of Total Assets.....	8.35%	7.99%
Capital and Reserve a/c's as Percentage of Total Deposits.....	9.83%	9.23%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits.....	17.95%	19.07%
Time Deposits as Percentage of Total Deposits I.P.C.....	71.90%	69.72%
Demand Deposits as Percentage of Total Deposits I.P.C.....	28.10%	30.28%

**Aggregate Resources and Liabilities of (56) National Banks in Montana, June 30, 1979, Compared with Reports of June 30, 1978\*\***  
(Amounts in Thousands)

RESOURCES	June 30, 1979	June 30, 1978	Decrease-Increase+
Cash and Banks.....	\$ 249,045	\$ 234,862	\$ 14,183+
U.S. Government Bonds.....	137,826	155,745	17,919-
Federal Agency Bonds.....	59,714	60,190	476-
State and Municipal Bonds.....	334,482	311,054	23,428+
Other Securities.....	11,360	12,937	1,577-
Federal Funds Sold.....	23,896	29,945	6,049-
Loans and Discounts.....	1,615,001*	1,442,821*	172,180+
Premises, Furn. & Fix.....	46,965	66,418	19,453-
Other Real Estate.....	1,524	2,065	541-
Other Assets.....	35,945	30,218	5,727+
Direct Leasing.....	6,050	5,667	383+
	\$ 2,521,808	\$ 2,351,922	\$ 169,886+

LIABILITIES	June 30, 1979	June 30, 1978	Decrease-Increase+
Demand Deposits of I.P.C.....	\$ 533,778	\$ 537,900	4,122-
Time Deposits of I.P.C.....	1,365,709	1,238,458	127,251+
U.S. Government Deposits.....	3,242	17,625	14,383-
Other Public Deposits.....	200,991	198,070	2,921+
Deposits of Comm'l. Banks.....	31,457	35,165	3,708-
Other Deposits.....	20,414	20,785	371-
Federal Funds Purchased.....	112,374	88,312	24,062+
Borrowed Funds.....	17,745	5,939	11,806+
Other Liabilities.....	39,528	34,106	5,422+
Cap. Notes & Debentures.....	19,273	17,784	1,489+
Common Capital Stock.....	66,808	63,129	3,679+
Surplus.....	66,809	63,314	3,495+
Undivided Profits.....	43,314	28,287	15,027+
Capital Reserves.....	366	3,048	2,682-
	\$ 2,521,808	\$ 2,351,922	\$ 169,886+

\*After Deduction of Loan Loss Reserves.....\$ 15,379 \$ 13,508

Grand Total - ALL Banks in MONTANA.....\$ 4,571,211 \$ 4,202,186 \$ 369,025+

\*\*Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.



# MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee ..... Yellowstone Bank (1)  
 Anaconda ..... First Security Bank  
 Ashland ..... Cheyenne Western Bank (1)  
 Baker ..... The Bank of Baker  
 Belgrade ..... Montana Bank of Belgrade  
 Belt ..... Belt Valley Bank (1)  
 Big Fork ..... Flathead Bank  
 Big Sandy ..... Northern Bank of Montana  
 Big Timber ..... Citizens Bank & Trust Co. (1)  
 Billings ..... First Security Bank  
                     First Bank-West Billings  
                     First Citizens Bank  
                     Rimrock Bank  
                     \*Montana Bank of Billings (1)  
                     Western Bank  
                     Western State Bank  
 Boulder ..... First Boulder Valley Bank  
 Bozeman ..... 1st Security Bank (1)  
                     Western Bank  
 Bridger ..... Bank of Bridger  
 Broadus ..... Powder River County Bank (1)  
 Butte ..... 1st Citizens Bank (1)  
                     First Metals Bank & Trust Co. (1)  
 Cascade ..... Stockmens Bank (1)  
 Chester ..... Liberty Bank of Montana (1)  
 Chinook ..... Blaine Bank of Montana (1)  
 Choteau ..... Citizens State Bank (1)  
 Columbia Falls ..... Bank of Columbia Falls  
 Columbus ..... The Yellowstone Bank (1)  
 Colstrip ..... Security Bank  
 Conrad ..... Farmers State Bank  
                     Pondera Bank of Montana  
 Culbertson ..... Culbertson State Bank (1)  
 Cut Bank ..... Bank of Glacier County  
 Deer Lodge ..... Deer Lodge Bank & Trust Co.  
                     First Security Bank  
 Denton ..... Farmers State Bank (1)  
 Dillon ..... State Bank & Trust Co.  
 Dutton ..... Dutton State Bank  
 Ennis ..... First Madison Valley Bank  
 Fairview ..... Bank of Fairview  
 Forsyth ..... First State Bank  
 Fort Benton ..... First State Bank  
 Froid ..... First State Bank (1)  
 Glasgow ..... Treasure State Bank  
 Glendive ..... \*\*First Fidelity Bank  
                     First Security Bank  
 Great Falls ..... Central Bank of Montana (1)  
                     Eastside Bank of Montana  
                     Montana Bank (1)  
                     Trust Corporation of Montana (1)  
                     The Village Bank  
 Hamilton ..... Citizens State Bank  
                     Ravalli County Bank (1)  
 Hardin ..... Big Horn Bank  
 Little Horn State Bank  
 Harlem ..... Security State Bank (1)  
 Havre ..... Citizens Bank of Montana (1)  
                     First Security Bank (1)

Helena ..... Bank of Montana (1)  
                     First Security Bank (1)  
                     First Trust Co. of Montana  
                     Northwestern Bank of Helena (1)  
                     Northwestern Union Trust Co. (1)  
                     The Valley Bank  
 Jordan ..... Garfield County Bank  
 Kalispell ..... First Security Bank  
                     Valley Bank of Kalispell  
 Laurel ..... First Security Bank (1)  
                     The Yellowstone Bank (1)  
 Lewistown ..... Midstate Bank (1)  
                     Northwestern Bank of Lewistown  
 Lincoln ..... The First Bank of Lincoln  
 Livingston ..... First Security Bank (1)  
 Malta ..... First Security Bank (1)  
                     First State Bank (1)  
 Manhattan ..... Manhattan State Bank  
 Miles City ..... First Citizens Bank  
                     First Security Bank & Trust Co.  
 Missoula ..... First Security Bank (1)  
                     Missoula Bank of Montana (1)  
                     Montana Bank of South Missoula  
 Phillipsburg ..... Flint Creek Valley Bank (1)  
 Plentywood ..... Security State Bank  
 Polson ..... First Citizens Bank (1)  
                     Security State Bank (1)  
 Poplar ..... Traders State Bank  
 Roman ..... Roman State Bank (1)  
 Roundup ..... First Security Bank  
 Ruidyard ..... Farmers Merchants Bank of Montana  
 St. Ignace ..... Lake County Bank (1)  
 Scobey ..... Citizens State Bank  
 Shelby ..... First State Bank  
                     Toole County State Bank  
 Sheridan ..... Bank of Sheridan  
 Sidney ..... 1st United Bank (1)  
 Stanford ..... Basin State Bank  
 Stevensville ..... First State Bank  
 Superior ..... Montana Bank of Mineral County  
 Terry ..... State Bank of Terry (1)  
 Thompson Falls ..... First State Bank of Montana (1)  
 Three Forks ..... Security Bank of Three Forks  
 Townsend ..... State Bank of Townsend (1)  
 Valer ..... Valer Bank of Montana  
 Victor ..... Farmers State Bank (1)  
 W. Yellowstone ..... First Security Bank  
 Whitefish ..... First State Bank of Whitefish  
 Whitehall ..... Whitehall State Bank  
 Worden ..... Farmers State Bank (1)

(1) Members Federal Reserve Bank  
 \*Opened 3-12-79  
 \*\*Opened 11-14-79

## MONTANA NATIONAL BANKS

Absarokee ..... United Bank of Absarokee, N.A.  
 Anaconda ..... First National Bank  
 Baker ..... Montana Bank of Baker, N.A.

Billings ..... First Bank, N.A.  
                     First Northwestern National Bank  
                     Security Bank, N.A.  
 Bozeman ..... First National Bank  
                     Montana Bank of Bozeman, N.A.  
 Browning ..... First National Bank of Browning, N.A.  
 Butte ..... Miner's Bank of Montana, N.A.  
                     Montana Bank of Butte, N.A.  
                     Western Bank of Chinook, N.A.  
 Chinook ..... Montana Bank of Circle, N.A.  
 Circle ..... Glacier National Bank  
 Columbia Falls ..... First National Bank  
 Cut Bank ..... First Northwestern National Bank  
 Dillon ..... First National Bank  
 Ekalaka ..... First National Bank  
 Eureka ..... First National Bank  
 Fairfield ..... First National Bank  
 Fromberg ..... Clarks Fork National Bank  
 Geraldine ..... First National Bank  
 Glasgow ..... First National Bank  
                     First Security Bank of Montana, N.A.  
 Glendive ..... First National Bank  
 Great Falls ..... First National Bank  
                     First Westside National Bank  
                     Northwestern National Bank  
 Harlowton ..... Continental National Bank  
 Havre ..... First National Bank  
 Helena ..... First National Bank & Trust Co.  
 Hinsdale ..... First National Bank  
 Hysham ..... First National Bank  
 Kalispell ..... Conrad National Bank  
                     First Northwestern National Bank  
 Lewistown ..... First National Bank  
 Libby ..... First National Bank  
                     United National Bank  
 Livingston ..... First National Park Bank  
 Miles City ..... First National Bank  
 Missoula ..... First National Montana Bank  
                     First Bank, N.A.—Southside  
                     First Bank, N.A.—Western Montana  
 Plains ..... First National Bank  
 Plentywood ..... Montana National Bank  
 Red Lodge ..... Montana Bank of Red Lodge, N.A.  
                     United State National Bank  
 Richey ..... Richey National Bank  
 Roundup ..... Montana Bank of Roundup, N.A.  
 Sidney ..... Montana Bank of Sidney, N.A.  
                     Richland National Bank  
 Twin Bridges ..... First National Bank  
 Whitefish ..... First National Bank  
 White Sul. Sprgs. .... First National Bank  
 Wibaux ..... First National Bank  
 Wolf Point ..... Citizens First National Bank  
                     Western National Bank

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ABSTRACT OF REPORTS  
 OF CONDITION OF

# MONTANA

State Banks  
 and  
 Trust Companies

National Banks

December 31, 1979

Kent Kleinkopf ..... Director  
 Department of Business Regulation  
 L. W. Alke ..... Administrator  
                     Financial Division  
 Frank J. Skufca ..... Bank Examiner  
                     Supervisor  
 George Schlosser ..... Examiner  
 Mike Acuff ..... Examiner  
 John V. Curry ..... Examiner  
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 Deanna Albert ..... Examiner  
 Steve Caruso ..... Examiner  
 Beverly Doherty ..... Examiner  
 Tim Jones ..... Examiner  
 Darryl Redman ..... Examiner  
 Myrt Hamel ..... Statistician

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Aggregate Resources and Liabilities of (106) State Banks and (3) Trust Companies, December 31, 1979, Compared with Report of (104) State Banks and (3) Trust Companies, December 31, 1978

Amounts in Thousands

RESOURCES	Dec. 31, 1979	Dec. 31, 1978	Increase+	Decrease-
Cash and Banks	\$ 195,359	\$ 167,970	\$ 27,389+	\$ 22,570+
U.S. Government Bonds	201,154	202,519	1,365-	10,673+
Federal Agency Bonds	116,610	98,501	18,109+	6,452+
State and Municipal Bonds	247,281	235,898	11,383+	11,909+
Other Securities	6,945	5,705	1,240+	2,525-
Federal Funds Sold	94,012	43,382	50,630+	54,687+
Loans and Discounts	1,276,541*	1,155,544*	120,997+	72,933+
Premises, Furn. & Fix.	39,096	34,682	4,414+	8,570+
Other Real Estate	2,708	2,331	377+	3,006-
Other Assets	32,398	23,337	9,061+	8,523+
Direct Leasing	933	1,030	37-	289+
	\$ 2,213,097	\$ 1,970,899	\$ 242,198+	\$ 191,075+

LIABILITIES

Demand Deposits of I.P.C.	\$ 532,930	\$ 513,777	\$ 19,153+
Time Deposits of I.P.C.	1,190,450	1,049,424	141,026+
U.S. Government Deposits	6,437	7,119	682-
Other Public Deposits	207,880	166,384	41,496+
Deposits of Comm'l. Banks	12,446	9,006	3,440+
Other Deposits	21,233	21,558	325-
Federal Funds Purchased	26,447	26,769	322-
Borrowed Funds	8,722	3,657	5,065+
Other Liabilities	27,911	18,708	9,203+
Cap. Notes and Debentures	4,158	3,608	550+
Common Capital Stock	61,123	57,967	3,156+
Surplus	67,039	58,463	8,576+
Undivided Profits & Cap. Res.	46,321	34,459	11,862+
	\$ 2,213,097	\$ 1,970,899	\$ 242,198+

\*After Deduction of  
Loan Loss Reserves .....\$ 10,748

Aggregate Resources and Liabilities of (56) National Banks in Montana, December 31, 1979, Compared with Reports of December 31, 1978\*\*

Amounts in Thousands

RESOURCES	Dec. 31, 1979	Dec. 31, 1978	Increase+	Decrease-
Cash and Banks	\$ 285,675	\$ 263,105	\$ 22,570+	\$ 22,570+
U.S. Government Bonds	160,646	149,973	10,673+	10,673+
Federal Agency Bonds	62,053	55,601	6,452+	6,452+
State and Municipal Bonds	345,344	333,435	11,909+	11,909+
Other Securities	11,481	14,006	2,525-	2,525-
Federal Funds Sold	124,841	70,154	54,687+	54,687+
Loans and Discounts	1,591,649*	1,518,716*	72,933+	72,933+
Premises, Furn. & Fix.	51,439	42,869	8,570+	8,570+
Other Real Estate	1,641	4,647	3,006-	3,006-
Other Assets	37,536	29,013	8,523+	8,523+
Direct Leasing	6,112	5,823	289+	289+
	\$ 2,678,417	\$ 2,487,342	\$ 191,075+	\$ 191,075+

LIABILITIES

<b>LIABILITIES</b>			
Demand Deposits of I.P.C.....\$	611,912	\$ 609,001	\$ 2,911+
Time Deposits of I.P.C.....	1,454,338	1,300,250	154,088+
U.S. Government Deposits .....	3,590	6,306	2,716-
Other Public Deposits .....	209,784	197,597	12,187+
Deposits of Comm'l Banks .....	47,778	51,633	3,855-
Other Deposits .....	22,388	23,290	902-
Federal Funds Purchased .....	58,895	62,793	3,898-
Borrowed Funds .....	17,089	11,293	5,796+
Other Liabilities .....	47,166	40,203	6,963+
Cap. Notes & Debentures .....	19,107	17,959	1,148+
Common Capital Stock .....	67,474	65,958	1,516+
Surplus .....	67,923	66,009	1,914+
Undivided Profits .....	50,750	34,698	16,052+
Capital Reserves .....	223	352	129-
	<hr/> \$ 2,678,417	<hr/> \$ 2,487,342	<hr/> \$ 191,075+

\*After Deduction of  
Loan Loss Reserves .....\$ 15,245

Grand Total — All Banks  
in Montana .....\$ 4,891,514

\*\*Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS

	Dec. 31, 1979	Dec. 31, 1978
Loans as Percentage of Total Assets	57.89%	58.91%
Loans as Percentage of Total Deposits	65.30%	66.15%
Capital and Reserve a/c's as Percentage of Total Assets	8.52%	8.46%
Capital and Reserve a/c's as Percentage of Total Deposits	9.61%	9.50%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	20.11%	20.96%
Time Deposits as Percentage of Total Deposits I.P.C.	69.08%	67.13%
Demand Deposits as Percentage of Total Deposits I.P.C.	30.92%	32.87%

NATIONAL BANKS

	Dec. 31, 1979	Dec. 31, 1978
Loans as Percentage of Total Assets	59.65%	61.27%
Loans as Percentage of Total Deposits	68.38%	70.04%
Capital and Reserve a/c's as Percentage of Total Assets	8.19%	7.95%
Capital and Reserve a/c's as Percentage of Total Deposits	9.39%	9.09%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	18.99%	18.88%
Time Deposits as Percentage of Total Deposits I.P.C.	70.39%	68.10%
Demand Deposits as Percentage of Total Deposits I.P.C.	29.61%	31.90%



MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee ..... Yellowstone Bank (1)  
Anaconda ..... First Security Bank  
Ashland ..... Cheyenne Western Bank (1)  
Baker ..... The Bank of Baker  
Belgrade ..... Montana Bank of Belgrade  
Belt ..... Belt Valley Bank (1)  
Big Fork ..... Flathead Bank  
Big Sandy ..... Northern Bank of Montana  
Big Timber ..... Citizens Bank & Trust Co. (1)  
Billings ..... First Security Bank  
..... First Bank-West Billings  
..... First Citizens Bank  
..... Rimrock Bank  
..... Montana Bank of Billings (1)  
..... Pioneer Bank  
..... Western Bank  
..... Western State Bank  
Boulder ..... First Boulder Valley Bank  
Bozeman ..... First Security Bank (1)  
..... Western Bank  
Bridger ..... Bank of Bridger  
Broadus ..... Powder River County Bank (1)  
Butte ..... First Citizens Bank (1)  
..... First Metals Bank & Trust Co. (1)  
Cascade ..... Stockmens Bank (1)  
Chester ..... Liberty Bank of Montana (1)  
Chinook ..... Blaine Bank of Montana (1)  
Choteau ..... Citizens State Bank (1)  
Columbia Falls ..... Bank of Columbia Falls  
Columbus ..... The Yellowstone Bank (1)  
Colstrip ..... Security Bank  
Conrad ..... Farmers State Bank  
..... Pondera Bank of Montana  
Culbertson ..... Culbertson State Bank (1)  
Cut Bank ..... Bank of Glacier County  
Deer Lodge ..... Deer Lodge Bank & Trust Co.  
..... First Security Bank  
Denton ..... Farmers State Bank (1)  
Dillon ..... State Bank & Trust Co.  
Dutton ..... Dutton State Bank  
Ennis ..... First Madison Valley Bank  
Fairview ..... Bank of Fairview  
Forsyth ..... First State Bank  
Fort Benton ..... First State Bank  
Froid ..... First State Bank (1)  
Glasgow ..... Treasure State Bank  
Glendive ..... First Fidelity Bank  
..... First Security Bank  
Great Falls ..... Central Bank of Montana (1)  
..... Eastside Bank of Montana  
..... Montana Bank (1)  
..... Trust Corporation of Montana (1)  
..... The Village Bank  
Hamilton ..... Citizens State Bank  
..... Ravalli County Bank (1)  
Hardin ..... Big Horn Bank  
..... Little Horn State Bank  
Harlem ..... Security State Bank (1)  
Have ..... Citizens Bank of Montana (1)  
..... First Security Bank (1)

Helena ..... Bank of Montana (1)  
..... First Security Bank (1)  
..... First Trust Co. of Montana  
..... Northwestern Bank of Helena (1)  
..... Northwestern Union Trust Co. (1)  
..... The Valley Bank  
Jordan ..... Garfield County Bank  
Kalspell ..... First Security Bank  
..... Valley Bank of Kalspell  
Laurel ..... First Security Bank (1)  
..... The Yellowstone Bank (1)  
Lewistown ..... Midstate Bank (1)  
..... Northwestern Bank of Lewistown  
Lincoln ..... The First Bank of Lincoln  
Livingston ..... First Security Bank (1)  
Malta ..... First Security Bank (1)  
..... First State Bank (1)  
Manhattan ..... Manhattan State Bank  
Miles City ..... First Citizens Bank  
..... First Security Bank & Trust Co.  
Missoula ..... First Security Bank (1)  
..... Missoula Bank of Montana (1)  
..... Montana Bank of South Missoula  
Phillipsburg ..... Flint Creek Valley Bank (1)  
Plentywood ..... Security State Bank  
Polson ..... First Citizens Bank (1)  
..... Security State Bank (1)  
Poplar ..... Traders State Bank  
Ronan ..... Ronan State Bank (1)  
Roundup ..... First Security Bank  
Rudyard ..... Farmers Merchants Bank of Montana  
St. Ignatius ..... Lake County Bank (1)  
Sobey ..... Citizens State Bank  
Shelby ..... First State Bank  
..... Toole County State Bank  
Sheridan ..... Bank of Sheridan  
Sidney ..... First United Bank (1)  
Stanford ..... Basin State Bank  
Stevensville ..... First State Bank  
Superior ..... Montana Bank of Mineral County  
Terry ..... State Bank of Terry (1)  
Thompson Falls ..... First State Bank of Montana (1)  
Three Forks ..... Security Bank of Three Forks  
Townsend ..... State Bank of Townsend (1)  
Valer ..... Valier Bank of Montana  
Victor ..... Farmers State Bank (1)  
W. Yellowstone ..... First Security Bank  
Whitefish ..... First State Bank of Whitefish  
Whitehall ..... Whitehall State Bank  
Worden ..... Farmers State Bank (1)  
(1) Members Federal Reserve Bank  
\*Opened 11-14-79  
\*\*Opened 1-4-80

MONTANA NATIONAL BANKS

Absarokee ..... United Bank of Absarokee, N.A.  
Anaconda ..... First National Bank  
Baker ..... Montana Bank of Baker, N.A.

Billings ..... First Bank, N.A.  
..... First Northwestern National Bank  
..... Security Bank, N.A.  
Bozeman ..... First National Bank  
..... Montana Bank of Bozeman, N.A.  
Browning ..... First National Bank of Browning, N.A.  
Butte ..... Miner's Bank of Montana, N.A.  
..... Montana Bank of Butte, N.A.  
Chinook ..... Western Bank of Chinook, N.A.  
Circle ..... Montana Bank of Circle, N.A.  
Columbia Falls ..... Glacier National Bank  
Cut Bank ..... First National Bank  
Dillon ..... First Northwestern National Bank  
Ekalaka ..... First National Bank  
Eureka ..... First National Bank  
Fairfield ..... First National Bank  
Fromberg ..... Clarks Fork National Bank  
Geraldine ..... First National Bank  
Glasgow ..... First National Bank  
..... First Security Bank of Montana, N.A.  
Glendive ..... First National Bank  
Great Falls ..... First National Bank  
..... First Westside National Bank  
..... Northwestern National Bank  
..... Continental National Bank  
Harlowton ..... First National Bank  
Have ..... First National Bank & Trust Co.  
Helena ..... First National Bank  
Hinsdale ..... First National Bank  
Hysham ..... First National Bank  
Kalspell ..... Conrad National Bank  
..... First Northwestern National Bank  
Lewistown ..... First National Bank  
Libby ..... First National Bank  
..... United National Bank  
Livingston ..... First National Park Bank  
Miles City ..... First National Bank  
Missoula ..... First National Montana Bank  
..... First Bank, N.A.—Southside  
..... First Bank, N.A.—Western Montana  
Plains ..... First National Bank  
Plentywood ..... Montana National Bank  
Red Lodge ..... Montana Bank of Red Lodge, N.A.  
..... United State National Bank  
Richey ..... Richey National Bank  
Roundup ..... Montana Bank of Roundup, N.A.  
Sidney ..... Montana Bank of Sidney, N.A.  
Twin Bridges ..... Richland National Bank  
Whitefish ..... First National Bank  
White Sul. Sprgs. .... First National Bank  
Wilboux ..... First National Bank  
Wolf Point ..... Citizens First National Bank  
..... Western National Bank

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Department of Business Regulation  
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George Schlosser ..... Examiner  
Mike Acuff ..... Examiner  
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Tim Jones ..... Examiner  
Darryl Redman ..... Examiner  
Bob O'Reilly ..... Examiner  
Carl O'Loughlin ..... Examiner  
Alice Berg ..... Secretary



MONTANA

State Banks  
and  
Trust Companies

National Banks

June 30, 1980

STATE DOCUMENTS COLLECTION

SEP 30 1980

MONTANA STATE LIBRARY

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Department of Business Regulation  
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First Northwestern National Bank  
Security Bank, N.A.  
Bozeman.....First National Bank  
Montana Bank of Bozeman, N.A.  
Browning.....First National Bank of Browning, N.A.  
Butte.....Miner's Bank of Montana, N.A.  
Montana Bank of Butte, N.A.  
Chinook.....Western Bank of Chinook, N.A.  
Circle.....Montana Bank of Circle, N.A.  
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First Westside National Bank  
Northwestern National Bank  
Harlowton.....Continental National Bank  
Havre.....First National Bank  
Helena.....First National Bank & Trust Co.  
Hinsdale.....First National Bank  
Hysham.....First National Bank  
Kallispell.....Conrad National Bank  
First Northwestern National Bank  
Lewistown.....First National Bank  
Libby.....First National Bank  
United National Bank  
Livingston.....First National Park Bank  
Miles City.....First National Bank  
Missoula.....First National Montana Bank  
First Bank, N.A.—Southside  
First Bank, N.A.—Western Montana  
Plains.....First National Bank  
Plentywood.....Montana National Bank  
Red Lodge.....Montana Bank of Red Lodge, N.A.  
United State National Bank  
Richey.....Richey National Bank  
Roundup.....Montana Bank of Roundup, N.A.  
Sidney.....Richland National Bank  
Twin Bridges.....First National Bank  
Whitefish.....First National Bank  
White Sul. Sprgs.....First National Bank  
Wibaux.....First National Bank  
Citizens First National Bank  
Wolf Point.....Western National Bank

Helena.....Bank of Montana (1)  
First Security Bank (1)  
First Trust Co. of Montana  
Northwestern Bank of Helena (1)  
Northwestern Union Trust Co. (1)  
The Valley Bank  
Jordan.....Garfield County Bank  
Kallispell.....First Security Bank  
Valley Bank of Kallispell  
Laurel.....First Security Bank (1)  
The Yellowstone Bank (1)  
Lewistown.....Midstate Bank (1)  
Northwestern Bank of Lewistown  
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Plentywood.....Security State Bank  
Polson.....First Citizens Bank (1)  
Security State Bank (1)  
Poplar.....Traders State Bank  
Ronan.....Ronan State Bank (1)  
Roundup.....First Security Bank  
Rudyard.....Farmers Merchants Bank of Montana  
St. Ignatius.....Lake County Bank (1)  
Scobey.....Citizens State Bank  
Shelby.....First State Bank  
Toole County State Bank  
Sheridan.....Bank of Sheridan  
Sidney.....1st United Bank (1)  
Stanford.....Basin State Bank  
Stevensville.....First State Bank  
Superior.....Montana Bank of Mineral County  
Terry.....State Bank of Terry (1)  
Thompson Falls.....First State Bank of Montana (1)  
Three Forks.....Security Bank of Three Forks  
Townsend.....State Bank of Townsend (1)  
Valley.....Valley Bank of Montana  
Victor.....Farmers State Bank (1)  
W. Yellowstone.....First Security Bank  
Whitefish.....First State Bank of Whitefish  
Whitehall.....Whitehall State Bank  
Worden.....Farmers State Bank (1)  
(1) Members Federal Reserve Bank  
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\*\*Opened 1-4-80

**MONTANA STATE BANKS AND TRUST COMPANIES**  
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Anaconda.....First Security Bank  
Ashland.....Cheyenne Western Bank (1)  
Baker.....The Bank of Baker  
Belgrade.....Montana Bank of Belgrade  
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Big Sandy.....Northern Bank of Montana  
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First Bank-West Billings  
First Citizens Bank  
Rimrock Bank  
Montana Bank of Billings (1)  
\*\*Pioneer Bank  
Western Bank  
Western State Bank  
Boulder.....First Boulder Valley Bank  
Bozeman.....1st Security Bank (1)  
Western Bank  
Bridger.....Bank of Bridger  
Broadus.....Powder River County Bank (1)  
Butte.....1st Citizens Bank (1)  
First Metals Bank & Trust Co. (1)  
Stockmens Bank (1)  
Cascade.....Liberty Bank of Montana (1)  
Chester.....Blaine Bank of Montana (1)  
Chinook.....Citizens State Bank (1)  
Chouteau.....Bank of Columbia Falls  
Columbia Falls.....The Yellowstone Bank (1)  
Columbus.....Security Bank  
Colstrip.....Farmers State Bank  
Conrad.....Pondera Bank of Montana  
Culbertson.....Culbertson State Bank (1)  
Cut Bank.....Bank of Glacier County  
Deer Lodge.....Deer Lodge Bank & Trust Co.  
First Security Bank  
Farmers State Bank (1)  
Denton.....State Bank & Trust Co.  
Dillon.....Dutton State Bank  
Dutton.....First Madison Valley Bank  
Ennis.....Bank of Fairview  
Fairview.....First State Bank  
Forsyth.....First State Bank  
Fort Benton.....First State Bank  
Froid.....First State Bank (1)  
Glasgow.....Treasure State Bank  
Glendive.....First Fidelity Bank  
First Security Bank  
Great Falls.....Central Bank of Montana (1)  
Eastside Bank of Montana  
Montana Bank (1)  
Trust Corporation of Montana (1)  
The Village Bank  
Citizens State Bank  
Hamilton.....Ravalli County Bank (1)  
Hardin.....Big Horn Bank  
Little Horn State Bank  
Harlem.....Security State Bank (1)  
Havre.....Citizens Bank of Montana (1)  
First Security Bank (1)

**MONTANA NATIONAL BANKS**  
Absarokee.....United Bank of Absarokee, N.A.  
Anaconda.....First National Bank  
Baker.....Montana Bank of Baker, N.A.

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**Aggregate Resources and Liabilities of (108) State Banks and (3) Trust Companies, December 31, 1980, Compared with Report of (106) State Banks and (3) Trust Companies, December 31, 1979**  
**Figures In Thousands**

Figures in Thousands

	Dec. 31, 1960	Dec. 31, 1979	Decrease Increase+
<b>RESOURCES</b>			
Cash and Banks.....	\$ 231,876	\$ 195,359	\$ 36,517+
U.S. Treas. Securities.....	267,989	201,154	66,835+
U.S. Agency Securities.....	153,504	116,610	36,894+
State and Municipal Securities.....	275,025	247,281	27,744+
Other Securities.....	6,380	6,945	565-
Funds Sold.....	119,752	94,012	25,740+
Loans and Discounts.....	1,308,186*	1,276,541*	31,645+
Lease Financing.....	1,763	933	770+
Premises, F. & F.....	46,676	39,096	7,580+
Other Real Estate.....	3,860	2,708	1,172+
Other Assets.....	43,013	32,398	10,615+
	\$ 2,458,044	\$ 2,213,097	\$ 244,947+
<b>LIABILITIES</b>			
Demand Deposits I.P.C.....	\$ 542,528	\$ 532,930	\$ 9,598+
Time & Savings I.P.C.....	1,401,353	1,190,450	210,903+
U.S. Government Deposit.....	4,400	6,157	1,907-
Other Pub. Deposit.....	198,438	207,880	9,442-
All Other Deposits.....	11,291	12,446	1,155-
Off. & Cert. Checks.....	21,760	21,233	527+
Funds Purchased.....	21,705	26,447	1,742-
Other Borrowed Funds.....	11,003	8,722	2,611+
Mortgages & Leases.....	3,249	1,248	2,001+
Other Liabilities.....	36,124	26,663	9,461+
Sub. Notes & Debentures.....	4,813	4,158	655+
Common Stock.....	65,708	61,123	4,585+
Surplus.....	75,474	67,039	8,435+
Undivided Profits & Cap. Res.....	56,828	46,321	10,507+
	\$ 2,458,044	\$ 2,213,097	\$ 244,947+
*After Deduction of Loan Loss Reserves.....	\$ 11,738	\$ 15,245	\$ 3,507-

Aggregate Resources and Liabilities of (55) National Banks in Montana.  
December 31, 1980, Compared with Reports of December 31, 1979\*\*  
Figures In Thousands

Figures in Thousands

RESOURCES	Dec. 31, 1960	Dec. 31, 1979	Increase- Decrease-
Cash and Banks.....	\$ 311,852	\$ 285,675	\$ 26,177+
U.S. Treas. Securities.....	207,002	160,646	46,356+
U.S. Agency Securities.....	87,250	62,053	25,197+
State and Municipal Securities.....	358,671	345,344	13,327+
Other Securities.....	33,854	11,481	22,373+
Funds Sold.....	123,532	124,841	58,601+
Leases and Discounts.....	1,562,150*	1,501,648*	29,480+
Lease Financing.....	8,402	6,112	2,290+
Premises, F. & F.....	53,797	51,439	2,358+
Other Real Estate.....	5,500	1,641	6,669+
Other Assets.....	45,631	37,536	8,205+
	\$ 2,860,641	\$ 2,678,417	\$ 182,224+

**SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA**

STATE BANKS	Dec. 31, 1980	Dec. 31, 1979
Loans as Percentage of Total Assets	53.44%	57.89%
Loans as Percentage of Total Deposits	60.55%	65.30%
Capital and Reserve a/c's as Percentage of Total Assets	8.69%	8.52%
Capital and Reserve a/c's as Percentage of Total Deposits	9.84%	9.61%
Cash Due from Banks and U.S. Gov't Bonds as Percentage of Total Deposits	23.93%	20.11%
Time Deposits as Percentage of Total Deposits	72.09%	69.08%
Deposits I.P.C.		
Demanded Deposits as Percentage of Total Deposits	27.01%	30.92%

Grand Total—All Banks in Montana .....	\$ 5,318,685	\$ 4,891,514	\$ 4,271,714
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\*\*Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

### M ABOVE DATA

NATIONAL BANKS	Dec. 31, 1980	Dec. 31, 1979
Loans as Percentage of Total Assets .....	54.85%	59.65%
Loans as Percentage of Total Deposits .....	64.59%	68.38%
Capital and Reserve a/c's as Percentage of Total Assets .....	8.34%	8.19%
Capital and Reserve a/c's as Percentage of Total Deposits .....	9.2%	9.39%
Cash Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits .....	31.24%	48.05%
Time Deposits as Percentage of Total Deposits I.P.C. ....	74.00%	70.39%
Remainder Deposits as Percentage of Total Deposits I.P.C. ....	25.00%	29.61%



**MONTANA STATE BANKS AND TRUST COMPANIES**

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	First Bank-West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	Pioneer Bank
	Rimrock Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	*First Citizens Bank of Bozeman
	1st Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
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Conrad	Farmers State Bank
Culbertson	Pondera Bank of Montana
Cut Bank	Culbertson State Bank (1)
Deer Lodge	First Interstate Bank of Glacier Co.
	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)

Have	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank (1)
	Northwestern Bank of Lewistown
Libby	*United Bank
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Phillipsburg	Plint Creek Valley Bank (1)
Pleantywood	Security State Bank
	First Citizens Bank (1)
Polson	Security State Bank (1)
Poplar	Traders State Bank
Roman	Roman State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignace	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valter	Valter Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

\*Opened 4-1-81

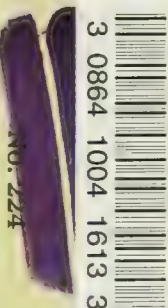
\*\*Converted from National Bank 7-1-80

**MONTANA NATIONAL BANKS**

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	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First Westside National Bank
	Northwestern National Bank
	Continental National Bank
Hardtont	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysiam	First National Bank
Kalispell	First Interstate Bank of Kalispell
	First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank
	First Bank, N.A.—Southside
	First Bank, N.A.—Western Montana
Plains	First National Bank
Pleantywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United State National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A.
	Richland National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

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**ABSTRACT OF REPORTS OF CONDITION OF**

**MONTANA**

State Banks  
and  
Trust Companies

National Banks

June 30, 1981

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Secretary

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# Aggregate Resources and Liabilities of (109) State Banks and (3) Trust Companies, June 30, 1981, Compared with Report of (107) State Banks and (3) Trust Companies, June 30, 1980

Figures in Thousands

RESOURCES	June 30, 1981	June 30, 1980	Increase+ Decrease-
Cash and Banks.....	\$ 236,348	\$ 192,679	\$ 43,669+
U.S. Treas. Securities .....	269,408	191,336	78,072+
U.S. Agency Securities .....	176,891	131,335	45,556+
State and Municipal Securities .....	295,911	251,057	44,854+
Other Securities.....	4,554	5,857	1,303-
Funds Sold.....	95,346	95,818	472-
Loans and Discounts .....	1,359,765*	1,284,294*	75,471+
Lease Financing.....	1,945	1,337	608+
Premises, F & F .....	48,545	41,281	7,264+
Other Real Estate .....	4,873	3,809	1,064+
Other Assets .....	54,291	41,868	12,423+
	\$ 2,547,877	\$ 2,240,671	\$ 307,206+

LIABILITIES	June 30, 1981	June 30, 1980	Increase+ Decrease-
Demand Deposits I.P.C. ....	\$ 444,091	\$ 481,479	\$ 37,388-
Time & Savings I.P.C. ....	1,549,549	1,268,846	280,703+
U.S. Government Deposits .....	4,332	5,207	875-
Other Pub. Deposits .....	205,644	209,957	4,313-
All Other Deposits .....	9,318	7,500	1,818+
Off. & Cert. Checks .....	20,820	19,641	1,179+
Funds Purchased .....	37,772	14,364	23,408+
Other Borrowed Funds .....	12,385	7,359	5,026+
Mortgages & Leases .....	3,312	1,139	2,173+
Other Liabilities .....	42,394	32,934	9,460+
Sub. Notes & Debentures .....	4,813	4,313	500+
Common Stock .....	67,018	64,118	2,900+
Surplus .....	84,651	71,084	13,567+
Undivided Profits & Cap. Res. ....	61,778	52,730	9,048+
	\$ 2,547,877	\$ 2,240,671	\$ 307,206+

\*After Deduction of  
Loan Loss Reserves.....\$ 11,890 \$ 11,582

# Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1981, Compared with Report of (56) National Banks June 30, 1980

Figures in Thousands

RESOURCES	June 30, 1981	June 30, 1980	Increase+ Decrease-
Cash and Banks.....	\$ 320,843	\$ 256,415	\$ 64,428+
U.S. Treas. Securities .....	209,760	155,032	54,728+
U.S. Agency Securities .....	101,577	70,069	31,508+
State and Municipal Securities .....	368,369	348,579	19,790+
Other Securities.....	11,652	15,874	4,222-
Funds Sold.....	110,200	102,919	7,281+
Loans and Discounts .....	1,625,533*	1,577,453*	48,080+
Lease Financing.....	9,375	7,543	1,832+
Premises, F & F .....	62,168	54,296	7,872+
Other Real Estate .....	3,672	2,509	1,163+
Other Assets .....	60,791	46,284	14,507+
	\$ 2,883,940	\$ 2,636,973	\$ 246,967+

LIABILITIES	June 30, 1981	June 30, 1980	Increase+ Decrease-
Demand Deposits I.P.C. ....	\$ 473,403	\$ 523,472	\$ 50,069-
Time & Savings I.P.C. ....	1,708,884	1,499,896	208,988+
U.S. Government Deposits .....	3,004	3,127	123-
Other Pub. Deposits .....	176,102	177,317	1,215-
All Other Deposits .....	45,688	40,948	4,740+
Off. & Cert. Checks .....	21,525	18,861	2,664+
Funds Purchased .....	113,926	84,398	29,528+
Other Borrowed Funds .....	48,153	19,126	29,027+
Mortgages & Leases .....	5,148	5,039	109+
Other Liabilities .....	55,122	49,611	5,511+
Sub. Notes & Debentures .....	19,472	19,279	193+
Common Stock .....	71,159	69,021	2,138+
Surplus .....	73,605	70,696	2,909+
Undivided Profits & Cap. Res. ....	68,749	56,182	12,567+
	\$ 2,883,940	\$ 2,636,973	\$ 246,967+

\*After Deduction of  
Loan Loss Reserves.....\$ 15,683 \$ 15,900

Grand Total — All Banks  
in Montana .....\$ 5,431,817 \$ 4,877,644 \$ 554,173+  
1. Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

## SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

	June 30, 1981	June 30, 1980
STATE BANKS		
Loans as Percentage of Total Assets .....	53.59%	57.54%
Loans as Percentage of Total Deposits .....	61.41%	65.03%
Capital and Reserve a/c's as Percentage of Total Assets .....	8.99%	9.05%
Capital and Reserve a/c's as Percentage of Total Deposits .....	10.30%	10.23%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits .....	22.64%	19.27%
Time Deposits as Percentage of Total Deposits I.P.C. ....	77.72%	72.49%
Demand Deposits as Percentage of Total Deposits I.P.C. ....	22.28%	27.51%
NATIONAL BANKS		
Loans as Percentage of Total Assets .....	56.60%	60.06%
Loans as Percentage of Total Deposits .....	67.58%	70.39%
Capital and Reserve a/c's as Percentage of Total Assets .....	8.58%	8.71%
Capital and Reserve a/c's as Percentage of Total Deposits .....	10.24%	10.21%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits .....	21.85%	18.18%
Time Deposits as Percentage of Total Deposits I.P.C. ....	78.31%	74.13%
Demand Deposits as Percentage of Total Deposits I.P.C. ....	21.69%	25.87%



**MONTANA STATE BANKS AND TRUST COMPANIES**

Absarokee .....	Yellowstone Bank (1)
Anaconda .....	First Security Bank
Ashland .....	Cheyenne Western Bank (1)
Baker .....	The Bank of Baker
Belgrade .....	Valley Bank of Belgrade
Bel .....	Belt Valley Bank (1)
Big Fork .....	Flathead Bank
Big Sandy .....	Northern Bank of Montana
Big Timber .....	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings .....	First Bank-West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	Pioneer Bank
	Rimrock Bank
	Western Bank
	Western State Bank
Boulder .....	First Boulder Valley Bank
Bozeman .....	*First Citizens Bank of Bozeman
	1st Security Bank (1)
	Western Bank
Bridger .....	Bank of Bridger
Broadus .....	Powder River County Bank (1)
Butte .....	1st Citizens Bank (1)
	First Bank (1)
Cascade .....	Stockmens Bank (1)
Chester .....	Liberty Bank of Montana (1)
Chinook .....	Blaine Bank of Montana (1)
Choteau .....	Citizens State Bank (1)
Columbia Falls .....	Bank of Columbia Falls
Columbus .....	The Yellowstone Bank (1)
Colstrip .....	Security Bank
Conrad .....	Farmers State Bank
	Pondera Bank of Montana
Culbertson .....	Culbertson State Bank (1)
Cut Bank .....	First Interstate Bank of Glacier Co.
Deer Lodge .....	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton .....	Farmers State Bank (1)
Dillon .....	State Bank & Trust Co.
Dutton .....	Dutton State Bank
Ennis .....	First Madison Valley Bank
Fairview .....	Fairview Bank
Forsyth .....	First State Bank
Fort Benton .....	First State Bank (1)
Glasgow .....	Treasure State Bank
Glendive .....	First Fidelity Bank
	First Security Bank
Great Falls .....	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana (1)
Hamilton .....	Citizens State Bank
	Ravalli County Bank (1)
Hardin .....	Big Horn Bank
	Little Horn State Bank
Harlem .....	Security State Bank (1)

Havey .....	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena .....	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
	The Valley Bank
Jordan .....	Garfield County Bank
Kalispell .....	First Security Bank
	Valley Bank of Kalispell
Laurel .....	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown .....	Midstate Bank of Montana (1)
	Northwestern Bank of Lewistown
Libby .....	United Bank
Lincoln .....	First Bank of Lincoln
Livingston .....	First Security Bank (1)
Malta .....	First Security Bank (1)
	First State Bank (1)
Manhattan .....	Manhattan State Bank
Miles City .....	First Citizens Bank
	First Security Bank & Trust Co.
Missoula .....	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Philipsburg .....	First Creek Valley Bank (1)
Plentywood .....	Security State Bank
Polson .....	First Citizens Bank (1)
	Security State Bank (1)
Poplar .....	Traders State Bank
Roman .....	Ronan State Bank (1)
Roundup .....	First Security Bank
Rudyard .....	Farmers Merchants Bank of Montana
St. Ignatus .....	Lake County Bank (1)
Scobey .....	Citizens State Bank
Shelby .....	First State Bank
	Toole County State Bank
Sheridan .....	Bank of Sheridan
Sidney .....	1st United Bank (1)
Stanford .....	Basin State Bank
Stevensville .....	First State Bank
Superior .....	Montana Bank of Mineral County
Terry .....	State Bank of Terry (1)
Thompson Falls .....	First State Bank of Montana (1)
Three Forks .....	Security Bank of Three Forks
Townsend .....	State Bank of Townsend (1)
Valer .....	Valer Bank of Montana
Victor .....	Farmers State Bank (1)
W. Yellowstone .....	First Security Bank
Whitefish .....	Mountain Bank
Whitehall .....	Whitehall State Bank
Worden .....	Farmers State Bank (1)
	(1) Members Federal Reserve Bank
	*Opened 4-1-81

**MONTANA NATIONAL BANKS**

Absarokee .....	United Bank of Absarokee, N.A.
Anaconda .....	First National Bank
Baker .....	Montana Bank of Baker, N.A.

Billings .....	First Bank, N.A.
	First Northwestern National Bank
	Security Bank, N.A.
Bozeman .....	First National Bank
	Montana Bank of Bozeman, N.A.
Browning .....	First National Bank of Browning, N.A.
Butte .....	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook .....	Western Bank of Chinook, N.A.
Circle .....	Montana Bank of Circle, N.A.
Columbia Falls .....	Glacier National Bank
Cut Bank .....	First National Bank
Dillon .....	First Northwestern National Bank
Eklatka .....	First National Bank
Eureka .....	First National Bank
Fairfield .....	First National Bank
Fromberg .....	Clarks Fork National Bank
Geraldine .....	First National Bank
Glasgow .....	First National Bank
	First Security Bank of Montana, N.A.
Glendive .....	First National Bank
Great Falls .....	First National Bank
	First Westside National Bank
	Northwestern National Bank
Harlowton .....	Continental National Bank
Haystack .....	First National Bank
Helena .....	First National Bank & Trust Co.
Hinsdale .....	First National Bank
Hysam .....	First National Bank
Kalispell .....	First Interstate Bank of Kalispell, N.A.
	First Northwestern National Bank
Lewistown .....	First National Bank
Libby .....	First National Bank
Livingston .....	First National Park Bank
Miles City .....	First National Bank
Missoula .....	First National Montana Bank
	First Bank, N.A.—Southside
	First Bank, N.A.—Western Montana
Plains .....	First National Bank
Plentywood .....	Montana National Bank
Red Lodge .....	Montana Bank of Red Lodge, N.A.
	United State National Bank
Richey .....	Richey National Bank
Roundup .....	Montana Bank of Roundup, N.A.
Sidney .....	Montana Bank of Sidney, N.A.
	Richland National Bank
Twin Bridges .....	First National Bank
Whitefish .....	First National Bank
White Sul. Sprgs. ....	First National Bank
Wibaux .....	First National Bank
Wolf Point .....	Citizens First National Bank
	Western National Bank

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**ABSTRACT OF REPORTS OF CONDITION OF**

**MONTANA**

State Banks  
and  
Trust Companies

National Banks

December 31, 1981

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Carl O'Loughlin .....	Examiner
Alice Berg .....	Secretary

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MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Security Bank
	First Bank West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	Pioneer Bank
	Rimrock Bank
	Western Bank
Boulder	Western State Bank
Bozeman	First Boulder Valley Bank
	*First Citizens Bank of Bozeman
	1st Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Bank (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)

Helena	Citizens Bank of Montana (1)
	First Security Bank (1)
	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
	The Valley Bank
Jordan	Garfield County Bank
Kalspell	First Security Bank
	Valley Bank of Kalspell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewis & own	Midstate Bank of Montana (1)
	Northwestern Bank of Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Phillipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignace	Lake County Bank (1)
Stobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valler	Valler Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

\*Opened 4-1-81

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
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	First Bank, N.A.—Western Montana
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	United State National Bank
Richey	Richey National Bank
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Sidney	Montana Bank of Sidney, N.A.
	Richland National Bank
Twin Bridges	First National Bank
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White Sul. Sprgs.	First National Bank
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Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Security Bank
	First Bank-West Billings
	First Citizens Bank
	Pioneer Bank
	Rimrock Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman
	First Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
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Fort Benton	First State Bank
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Glendive	First Fidelity Bank
	First Security Bank
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana (1)
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Harlem	Security State Bank (1)

Havre	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Northwestern Bank of Helena (1)
	Northwestern Union Trust Co. (1)
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana (1)
	Northwestern Bank of Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
Lolo	*Bitterroot Valley Bank
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Phillipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Vallier	Valler Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)
	(1) Members Federal Reserve Bank
	*Opened 4-22-82

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank

Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.
	First Northwestern National Bank
	Security Bank, N.A.
Bozeman	First National Bank
	Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First Westside National Bank
	Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A.
	First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank
	First Bank, N.A.—Southside
	First Bank, N.A.—Western Montana
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A.
	Richland National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank
	Western National Bank

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No. 226

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks and Trust Companies

National Banks

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# Aggregate Resources and Liabilities of (110) State Banks and (3) Trust Companies, June 30, 1982, Compared with Report of (109) State Banks and (3) Trust Companies, June 30, 1981

Figures in Thousands

RESOURCES	June 30, 1982	June 30, 1981	Decrease-Increase+
Cash and Banks.....	\$ 235,552	\$ 236,348	\$ 796-
U.S. Treas. Securities.....	276,344	269,408	6,936+
U.S. Agency Securities.....	195,826	176,891	18,935+
State and Municipal Securities.....	302,733	295,911	6,822+
Other Securities.....	9,152	4,554	4,598+
Funds Sold.....	93,435	95,346	1,911-
Loans and Discounts.....	1,482,145*	1,359,765*	122,380+
Lease Financing.....	1,672	1,945	273-
Premises, F & F.....	53,001	48,545	4,456+
Other Real Estate.....	7,834	4,873	2,961+
Other Assets.....	70,220	54,291	15,929+
	\$ 2,727,914	\$ 2,547,877	\$ 180,037+

LIABILITIES			
Demand Deposits I.P.C.....	\$ 412,065	\$ 444,091	\$ 32,026-
Time & Savings I.P.C.....	1,731,759	1,549,549	182,210+
U.S. Government Deposits.....	3,974	4,332	358-
Other Pub. Deposits.....	193,129	205,644	12,515-
All Other Deposits.....	6,970	9,318	2,348-
Off. & Cert. Checks.....	17,464	20,820	3,356-
Total Deposits.....	\$ 2,365,361	\$ 2,233,754	\$ 131,607+

Funds Purchased.....	53,553	37,772	15,781+
Other Borrowed Funds.....	15,539	12,385	3,154+
Mortgages & Leases.....	3,324	3,312	12+
Other Liabilities.....	48,322	42,394	5,928+
Sub. Notes & Debentures.....	5,798	4,813	985+
Common Stock.....	69,268	67,018	2,250+
Surplus.....	97,567	84,651	12,916+
Undivided Profits & Cap. Res.....	69,182	61,778	7,404+
	\$ 2,727,914	\$ 2,547,877	\$ 180,037+
*After Deduction of Loan Reserves.....	\$ 13,019	\$ 11,890	\$ 1,129+

STATE BANKS	June 30, 1982	June 30, 1981	
Loans as Percentage of Total Assets.....	54.55%	53.59%	
Loans as Percentage of Total Deposits.....	63.21%	61.41%	
Capital and Reserve a/c's as Percentage of Total Assets.....	9.30%	8.99%	
Capital and Reserve a/c's as Percentage of Total Deposits.....	10.77%	10.30%	
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits.....	21.64%	22.64%	
Time Deposits as Percentage of Total Deposits I.P.C.....	80.78%	77.72%	
Demand Deposits as Percentage of Total Deposits I.P.C.....	19.22%	22.28%	

# Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1982, Compared with Report of (55) National Banks June 30, 1981\*\*

Figures in Thousands

RESOURCES	June 30, 1982	June 30, 1981	Decrease-Increase+
Cash and Banks.....	\$ 372,460	\$ 320,843	\$ 51,617+
U.S. Treas. Securities.....	220,972	209,760	11,212+
U.S. Agency Securities.....	114,112	101,577	12,535+
State and Municipal Securities.....	367,137	368,369	1,232-
Other Securities.....	10,719	11,652	933-
Funds Sold.....	127,299	110,200	17,099+
Loans and Discounts.....	1,739,495*	1,625,533*	113,962+
Lease Financing.....	8,651	9,375	724-
Premises, F & F.....	64,566	62,168	2,398+
Other Real Estate.....	9,020	3,672	5,348+
Other Assets.....	73,228	60,791	12,437+
	\$ 3,107,659	\$ 2,883,940	\$ 223,719+

LIABILITIES			
Demand Deposits I.P.C.....	\$ 413,408	\$ 473,403	\$ 59,995-
Time & Savings I.P.C.....	1,886,186	1,708,884	177,302+
U.S. Government Deposits.....	6,332	3,004	3,328+
Other Pub. Deposits.....	187,824	176,102	11,722+
All Other Deposits.....	42,200	45,688	3,488-
Off. & Cert. Checks.....	23,951	21,525	2,426+
Total Deposits.....	\$ 2,559,901	\$ 2,428,606	\$ 131,295+

Funds Purchased.....	174,650	113,926	60,724+
Other Borrowed Funds.....	57,403	48,153	9,250+
Mortgages & Leases.....	7,695	5,148	2,547+
Other Liabilities.....	63,418	55,122	8,296+
Sub. Notes & Debentures.....	19,205	19,472	267-
Common Stock.....	73,612	71,159	2,453+
Surplus.....	77,120	73,605	3,515+
Undivided Profits & Cap. Res.....	74,655	68,749	5,906+
	\$ 3,107,659	\$ 2,883,940	\$ 223,719+
*After Deduction of Loan Loss Reserves.....	\$ 17,930	\$ 15,683	\$ 2,247+
Grand Total — All Banks in Montana.....	\$ 5,835,573	\$ 5,431,817	\$ 403,756+

\*\*Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

NATIONAL BANKS	June 30, 1982	June 30, 1981	
Loans as Percentage of Total Assets.....	56.23%	56.60%	
Loans as Percentage of Total Deposits.....	68.65%	67.58%	
Capital and Reserve a/c's as Percentage of Total Assets.....	8.40%	8.58%	
Capital and Reserve a/c's as Percentage of Total Deposits.....	10.26%	10.24%	
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits.....	23.18%	21.85%	
Time Deposits as Percentage of Total Deposits I.P.C.....	82.02%	78.31%	
Demand Deposits as Percentage of Total Deposits I.P.C.....	17.98%	21.69%	



# MONTANA STATE BANKS AND TRUST COMPANIES

Absaroke	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Security Bank
	First Bank-West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	Pioneer Bank
	Rimrock Bank
	Western Bank
	Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman
	First Security Bank (1)
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chesler	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Colstrip	Security Bank of Colstrip
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
Hamilton	Trust Corporation of Montana (1)
	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn Bank
	Little Horn State Bank
Healden	Security State Bank (1)

Have.....Citizens Bank of Montana (1)  
 First Security Bank (1)

Helena.....Bank of Montana (1)  
 First Security Bank (1)  
 First Trust Co. of Montana  
 Northwestern Bank of Helena (1)  
 Northwestern Union Trust Co. (1)  
 The Valley Bank

Jordan.....Garfield County Bank  
 Kalispell.....First Security Bank  
 Valley Bank of Kalispell

Laurel.....First Security Bank (1)  
 The Yellowstone Bank (1)

Lewistown.....Midstate Bank of Montana (1)  
 Northwestern Bank of Lewistown

Libby.....United Bank  
 Lincoln.....First Bank of Lincoln  
 Livingston.....First Security Bank (1)  
 \*Montana Bank of Livingston

Lolo.....Bitterroot Valley Bank  
 Malta.....First Security Bank (1)  
 First State Bank (1)

Manhattan.....Manhattan State Bank  
 Miles City.....First Citizens Bank  
 First Security Bank & Trust Co.

Missoula.....First Security Bank (1)  
 First Citizens Bank of Montana (1)  
 Montana Bank of South Missoula

Phillipsburg.....Plint Creek Valley Bank (1)  
 Plentywood.....Security State Bank  
 Polson.....First Citizens Bank (1)  
 Security State Bank (1)

Poplar.....Traders State Bank  
 Ronan.....Roman State Bank (1)

Roundup.....First Security Bank  
 Ruidyard.....Farmers Merchants Bank of Montana

St. Ignatius.....Lake County Bank (1)  
 Scooby.....Citizens State Bank

Shelby.....First State Bank  
 Toole County State Bank

Sheridan.....Bank of Sheridan  
 Sidney.....1st United Bank (1)

Stanford.....Basin State Bank  
 Stevensville.....First State Bank

Superior.....Montana Bank of Mineral County  
 Terry.....State Bank of Terry (1)

Thompson Falls.....First State Bank of Montana (1)  
 Three Forks.....Security Bank of Three Forks

Townsend.....State Bank of Townsend (1)  
 Valer.....Valter Bank of Montana  
 Victor.....Farmers State Bank (1)

W. Yellowstone.....First Security Bank  
 Whitefish.....Mountain Bank

Whitehall.....Whitehall State Bank  
 Worden.....Farmers State Bank (1)

# MONTANA NATIONAL BANKS

Absaroke	United Bank of Absaroke, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.—Billings
	First Northwestern National Bank
	Security Bank, N.A.
Bozeman	First National Bank
	Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First Northwestern National Bank
Dillon	First Northwestern National Bank
Ekalka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First Westside National Bank
	Northern National Bank
Harlowton	Continental National Bank
Have	First National Bank
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A.
	First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First Bank, N.A.—Southside
	First Bank, N.A.—Western Montana
	First National Montana Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A.
	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

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**Aggregate Resources and Liabilities of (111) State Banks and (3) Trust Companies, December 31, 1982, Compared with Report of (109) State Banks and (3) Trust Companies, December 31, 1981**  
**Figures in Thousands**

RESOURCES	Dec. 31, 1982	Dec. 31, 1981	Increase+ Decrease-
Cash and Banks.....	\$ 261,539	\$ 257,922	\$ 3,617+
U.S. Treas. Securities .....	295,084	275,110	19,974+
U.S. Agency Securities .....	206,331	185,556	20,775+
State and Municipal Securities .....	326,931	309,995	16,936+
Other Securities.....	8,363	9,354	991-
Funds Sold.....	127,657	115,510	12,147+
Loans and Discounts .....	1,524,807*	1,397,133*	127,674+
Lease Financing.....	1,521	1,271	250+
Premises, F & F .....	53,273	51,320	1,953+
Other Real Estate .....	9,918	6,583	3,335+
Other Assets .....	67,916	60,293	7,623+
	\$ 2,883,340	\$ 2,670,047	\$ 213,293+

LIABILITIES	Dec. 31, 1982	Dec. 31, 1981	Increase+ Decrease-
Demand Deposits I.P.C. ....	\$ 453,499	\$ 480,640	\$ 27,141-
Time & Savings I.P.C. ....	1,831,901	1,629,958	201,943+
U.S. Government Deposits .....	3,694	6,603	2,909-
Other Pub. Deposits .....	201,904	197,384	4,520+
All Other Deposits .....	5,800	6,348	548-
Off. & Cert. Checks.....	28,667	22,508	6,159+
Total Deposits.....	\$ 2,525,465	\$ 2,343,441	\$ 182,024+

Funds Purchased .....	50,335	37,838	12,497+
Other Borrowed Funds .....	13,223	12,533	690+
Mortgages & Leases .....	3,314	3,237	77+
Other Liabilities.....	41,696	45,024	3,328-
Sub. Notes & Debentures .....	5,783	5,813	30-
Common Stock .....	70,068	67,468	2,600+
Surplus .....	99,370	90,664	8,706+
Undivided Profits & Cap. Res. ....	74,086	64,029	10,057+
	\$ 2,883,340	\$ 2,670,047	\$ 213,293+

\*After Deduction of  
 Loan Reserves .....

STATE BANKS	Dec. 31, 1982	Dec. 31, 1981
Loans as Percentage of Total Assets .....	53.10%	52.55%
Loans as Percentage of Total Deposits .....	60.90%	60.15%
Capital and Reserve a/c's as Percentage of Total Assets .....	9.06%	8.96%
Capital and Reserve a/c's as Percentage of Total Deposits .....	10.39%	10.26%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits .....	22.04%	22.75%
Time Deposits as Percentage of Total Deposits I.P.C. ....	80.16%	77.23%
Demand Deposits as Percentage of Total Deposits I.P.C. ....	19.84%	22.77%

**Aggregate Resources and Liabilities of (55) National Banks in Montana, December 31, 1982, Compared with Report of (55) National Banks December 31, 1981\*\***  
**Figures in Thousands**

RESOURCES	Dec. 31, 1982	Dec. 31, 1981	Increase+ Decrease-
Cash and Banks.....	\$ 379,502	\$ 368,665	\$ 10,837+
U.S. Treas. Securities .....	212,491	212,055	436+
U.S. Agency Securities .....	132,461	110,418	22,043+
State and Municipal Securities .....	347,954	370,537	22,583-
Other Securities.....	17,059	23,863	6,804-
Funds Sold.....	124,171	192,176	68,005-
Loans and Discounts .....	1,903,612*	1,642,631*	260,981+
Lease Financing.....	7,061	9,448	2,387-
Premises, F & F .....	66,157	64,071	2,086+
Other Real Estate .....	12,316	6,477	5,839+
Other Assets .....	66,342	62,111	4,231+
	\$ 3,269,126	\$ 3,062,452	\$ 206,674+

LIABILITIES	Dec. 31, 1982	Dec. 31, 1981	Increase+ Decrease-
Demand Deposits I.P.C. ....	\$ 451,171	\$ 501,557	\$ 50,386-
Time & Savings I.P.C. ....	1,995,069	1,812,791	182,278+
U.S. Government Deposits .....	4,740	4,655	85+
Other Pub. Deposits .....	172,593	183,401	10,808-
All Other Deposits .....	69,608	55,474	14,134+
Off. & Cert. Checks.....	22,708	22,049	659+
Total Deposits.....	\$ 2,715,889	\$ 2,579,927	\$ 135,962+

Funds Purchased .....	223,166	160,182	62,984+
Other Borrowed Funds .....	23,465	19,295	4,170+
Mortgages & Leases .....	7,928	7,326	602+
Other Liabilities.....	48,839	57,959	9,120-
Sub. Notes & Debentures .....	18,992	19,240	248-
Common Stock .....	73,684	71,807	1,877+
Surplus .....	78,248	74,543	3,705+
Undivided Profits & Cap. Res. ....	78,915	72,173	6,742+
	\$ 3,269,126	\$ 3,062,452	\$ 206,674+

\*After Deduction of  
 Loan Loss Reserves.....

Grand Total — All Banks in Montana .....

\*\*Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

**SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA**

NATIONAL BANKS	Dec. 31, 1982	Dec. 31, 1981
Loans as Percentage of Total Assets .....	58.45%	53.89%
Loans as Percentage of Total Deposits .....	70.73%	64.32%
Capital and Reserve a/c's as Percentage of Total Assets .....	8.13%	8.27%
Capital and Reserve a/c's as Percentage of Total Deposits .....	9.84%	9.87%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits .....	21.80%	22.51%
Time Deposits as Percentage of Total Deposits I.P.C. ....	81.55%	78.33%
Demand Deposits as Percentage of Total Deposits I.P.C. ....	18.45%	21.67%



# MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee ..... Yellowstone Bank (1)  
 Anaconda ..... First Security Bank  
 Ashland ..... Cheyenne Western Bank (1)  
 Baker ..... The Bank of Baker  
 Belgrade ..... Valley Bank of Belgrade  
 Belt ..... Belt Valley Bank (1)  
 Big Fork ..... Flathead Bank  
 Big Sandy ..... Northern Bank of Montana  
 Big Timber ..... Citizens Bank & Trust Co. (1)  
 Billings ..... First Bank-West Billings  
                     First Citizens Bank  
                     Montana Bank of Billings (1)  
                     Pioneer Bank  
                     Rimrock Bank  
                     Western Bank  
                     Western State Bank  
 Boulder ..... First Boulder Valley Bank  
 Bozeman ..... First Citizens Bank of Bozeman (1)  
                     First Security Bank  
                     Western Bank  
 Bridger ..... Bank of Bridger  
 Broadus ..... Powder River County Bank (1)  
 Butte ..... 1st Citizens Bank (1)  
                     First Bank Butte (1)  
 Cascade ..... Stockmens Bank (1)  
 Chester ..... Liberty Bank of Montana (1)  
 Chinoak ..... Blaine Bank of Montana (1)  
 Choteau ..... Citizens State Bank (1)  
 Colstrip ..... Security Bank of Colstrip  
 Columbia Falls ..... Bank of Columbia Falls  
 Columbus ..... The Yellowstone Bank (1)  
 Conrad ..... Farmers State Bank  
                     Pondera Bank of Montana  
 Culbertson ..... Culbertson State Bank (1)  
 Cut Bank ..... First Interstate Bank of Glacier Co.  
 Deer Lodge ..... Deer Lodge Bank & Trust Co.  
                     First Security Bank  
 Denton ..... Farmers State Bank (1)  
 Dillon ..... State Bank & Trust Co.  
 Dutton ..... Dutton State Bank  
 Ennis ..... First Madison Valley Bank  
 Fairview ..... Fairview Bank  
 Forsyth ..... First State Bank  
 Fort Benton ..... First State Bank (1)  
 Froid ..... First State Bank (1)  
 Glasgow ..... Treasure State Bank  
 Glendive ..... First Fidelity Bank  
                     First Security Bank (1)  
 Great Falls ..... Central Bank of Montana (1)  
                     Eastside Bank of Montana  
                     First Interstate Bank of Great Falls (1)  
                     The Village Bank  
                     Trust Corporation of Montana (1)  
 Hamilton ..... Citizens State Bank  
                     Ravalli County Bank (1)  
 Hardin ..... Big Horn Bank  
                     Little Horn State Bank  
 Harlem ..... Security State Bank

Have ..... Citizens Bank of Montana (1)  
                     First Security Bank (1)  
 Helena ..... Bank of Montana (1)  
                     First Security Bank (1)  
                     First Trust Co. of Montana (1)  
                     Northwest Bank Helena (1)  
                     Northwest Capital Management &  
                     Trust Co. Montana (1)  
                     The Valley Bank  
 Jordan ..... Garfield County Bank  
 Kalispell ..... First Security Bank  
                     Valley Bank of Kalispell  
 Laurel ..... First Security Bank (1)  
                     The Yellowstone Bank (1)  
 Lewistown ..... Midstate Bank of Montana (1)  
                     Northwest Bank Lewistown  
 Libby ..... United Bank  
 Lincoln ..... First Bank of Lincoln  
 Livingston ..... First Security Bank (1)  
                     \*Montana Bank of Livingston (1)  
 Lolo ..... Bitterroot Valley Bank  
 Malta ..... First Security Bank (1)  
 Manhattan ..... Manhattan State Bank  
 Miles City ..... First Citizens Bank  
                     First Security Bank & Trust Co.  
 Missoula ..... First Security Bank (1)  
                     Missoula Bank of Montana (1)  
                     Montana Bank of South Missoula  
 Phillipsburg ..... Flint Creek Valley Bank (1)  
 Plentywood ..... Security State Bank  
 Polson ..... First Citizens Bank (1)  
                     Security State Bank (1)  
 Poplar ..... Traders State Bank  
 Roman ..... Roman State Bank (1)  
 Roundup ..... First Security Bank  
 Ruidyard ..... Farmers Merchants Bank of Montana  
 St. Ignace ..... Lake County Bank (1)  
 Scooby ..... Citizens State Bank  
 Shelby ..... First State Bank  
                     Toole County State Bank  
 Sheridan ..... Bank of Sheridan  
 Sidney ..... 1st United Bank (1)  
 Stanford ..... Basin State Bank  
 Stevensville ..... First State Bank  
 Superior ..... Montana Bank of Mineral County  
 Terry ..... State Bank of Terry (1)  
 Thompson Falls ..... First State Bank of Montana (1)  
 Three Forks ..... Security Bank of Three Forks  
 Townsend ..... State Bank of Townsend (1)  
 Valer ..... Valer Bank of Montana  
 Victor ..... Farmers State Bank (1)  
 W. Yellowstone ..... First Security Bank  
 Whitefish ..... Mountain Bank  
 Whitehall ..... Whitehall State Bank  
 Worden ..... Farmers State Bank (1)

(1) Members Federal Reserve Bank  
 \*Opened 12-1-82

# MONTANA NATIONAL BANKS

Absarokee ..... United Bank of Absarokee, N.A.  
 Anaconda ..... Northwest Bank Anaconda-Butte, N.A.  
 Baker ..... Montana Bank of Baker, N.A.  
 Billings ..... First Bank, N.A.  
                     Northwest Bank Billings, N.A.  
                     Security Bank, N.A.  
 Bozeman ..... First National Bank  
                     Montana Bank of Bozeman, N.A.  
 Browning ..... First National Bank of Browning, N.A.  
 Butte ..... Miner's Bank of Montana, N.A.  
                     Montana Bank of Butte, N.A.  
 Chinook ..... Western Bank of Chinook, N.A.  
 Circle ..... Montana Bank of Circle, N.A.  
 Columbia Falls ..... Glacier National Bank  
 Cut Bank ..... First National Bank  
 Dillon ..... Northwest Bank Dillon, N.A.  
 Ekalaka ..... First National Bank  
 Eureka ..... First National Bank  
 Fairfield ..... First National Bank  
 Fromberg ..... Clarks Fork National Bank  
 Geraldine ..... First National Bank  
 Glasgow ..... First National Bank  
                     First Security Bank of Montana, N.A.  
 Glendive ..... First National Bank  
 Great Falls ..... First Bank  
                     First Bank West  
                     Northwest Bank Great Falls, N.A.  
 Harlowton ..... Continental National Bank  
 Have ..... First National Bank  
 Helena ..... First Bank Helena  
 Hinsdale ..... First National Bank  
 Hysham ..... First National Bank  
 Kalispell ..... First Interstate Bank of Kalispell, N.A.  
                     Northwest Bank Kalispell, N.A.  
 Lewistown ..... First National Bank  
 Libby ..... First National Bank  
 Livingston ..... First National Park Bank  
 Miles City ..... First National Bank  
 Missoula ..... First Bank-Southside Missoula, N.A.  
                     First Bank-Western Montana, N.A.  
                     First National Montana Bank  
                     of Missoula  
 Plains ..... First National Bank  
 Plentywood ..... Montana National Bank  
 Red Lodge ..... Montana Bank of Red Lodge, N.A.  
                     United States National Bank  
 Richey ..... Richey National Bank  
 Roundup ..... Montana Bank of Roundup, N.A.  
 Sidney ..... Montana Bank of Sidney, N.A.  
                     The Richland National Bank & Trust  
 Twin Bridges ..... First National Bank  
 Whitefish ..... First National Bank  
 White Sul. Sprgs. .... First National Bank  
 Wibaux ..... First National Bank & Trust  
 Wolf Point ..... Citizens First National Bank  
                     Western National Bank

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ABSTRACT OF REPORTS  
 OF CONDITION OF  
**MONTANA**  
 State Bank  
 and  
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 National Banks  
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 Leslie Stipeich ..... Statistician



# Aggregate Resources and Liabilities of (111) State Banks and (3) Trust Companies, June 30, 1983, Compared with Report of (110) State Banks and (3) Trust Companies, June 30, 1982

Figures in Thousands

RESOURCES	June 30, 1983	June 30, 1982	Decrease-Increase+
Cash and Banks	\$ 230,534	\$ 235,552	\$ 5,018-
U.S. Treas. Securities	405,713	276,344	129,369+
U.S. Agency Securities	206,893	195,826	11,067+
State and Mun. Securities	306,041	302,733	3,308+
Other Securities	5,110	9,152	4,042-
Funds Sold	79,019	93,435	14,416-
Loans & Discounts	1,625,650*	1,482,145*	143,505+
Lease Financing	1,559	1,672	113-
Premises, F & F	56,022	53,001	3,021+
Other Real Estate	11,610	7,834	3,776+
Other Assets	76,308	70,220	6,088+
	\$ 3,004,459	\$ 2,727,914	\$ 276,545+

## LIABILITIES

Demand Deposits I.P.C.	\$ 407,592	\$ 412,065	\$ 4,473-
Time & Savings I.P.C.	1,980,890	1,731,759	249,131+
U.S. Government Deposits	3,334	3,974	640-
Other Public Deposits	212,397	193,129	19,268+
All Other Deposits	3,042	6,970	3,928-
	21,570	17,464	4,106+
Total Deposits	\$ 2,628,825	\$ 2,365,361	\$ 263,464+
Funds Purchased	49,433	53,553	4,120-
Other Borrowed Funds	16,450	15,539	911+
Mortgages & Leases	3,480	3,324	156+
Other Liabilities	39,770	48,322	8,552-
Sub. Notes & Debentures	4,616	5,798	1,182-
Common Stock	71,168	69,268	1,900+
Surplus	105,960	97,567	8,393+
Undivided Prof. & Cap. Res.	84,757	69,182	15,575+
	\$ 3,004,459	\$ 2,727,914	\$ 276,545+
*After deduction of			
Loan Reserves	\$ 15,063	\$ 13,019	\$ 2,044+

## STATE BANKS

	June 30, 1983	June 30, 1982
Loans as Percentage of Total Assets	54.34%	54.55%
Loans as Percentage of Total Deposits	62.41%	63.21%
Capital and Reserve a/c's as Percentage of Total Assets	9.32%	9.30%
Capital and Reserve a/c's as Percentage of Total Deposits	10.71%	10.77%
Cash, Due from Banks and U.S. Gov't Bonds as Percentage of Total Deposits	24.20%	21.64%
Time Deposits as Percentage of Total Deposits I.P.C.	82.94%	80.78%
Demand Deposits as Percentage of Total Deposits I.P.C.	17.06%	19.22%

# Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1983, Compared With Report of (55) National Banks in Montana, June 30, 1982\*\*

Figures in Thousands

RESOURCES	June 30, 1983	June 30, 1982	Decrease-Increase+
Cash and Banks	\$ 359,010	\$ 372,460	\$ 13,450-
U.S. Treas. Securities	303,156	220,972	82,184+
U.S. Agency Securities	97,197	114,112	16,915-
State and Mun. Securities	321,315	367,137	45,822-
Other Securities	18,863	10,719	8,144+
Funds Sold	100,117	127,299	27,182-
Loans & Discounts	1,984,426*	1,739,495*	244,931+
Lease Financing	5,092	8,651	3,559-
Premises, F & F	65,388	64,566	822+
Other Real Estate	15,307	9,020	6,287+
Other Assets	73,173	73,228	55-
	\$ 3,343,044	\$ 3,107,659	\$ 235,385+

## LIABILITIES

Demand Deposits I.P.C.	\$ 406,533	\$ 413,408	\$ 6,875-
Time & Savings I.P.C.	2,145,822	1,886,186	259,636+
U.S. Government Deposits	5,916	6,332	416-
Other Public Deposits	173,082	187,824	14,742-
All Other Deposits	34,051	42,200	8,149-
Off. & Cert. Checks	22,478	23,951	1,473-
Total Deposits	\$ 2,787,882	\$ 2,559,901	\$ 227,981+
Funds Purchased	213,775	174,650	39,125+
Other Borrowed Funds	32,980	57,403	24,423-
Mortgages & Leases	7,951	7,695	256+
Other Liabilities	45,563	63,418	17,855-
Sub. Notes & Debentures	17,077	19,205	2,128-
Common Stock	74,515	73,612	903+
Surplus	79,241	77,120	2,121+
Undivided Prof. & Cap. Res.	84,060	74,655	9,405+
	\$ 3,343,044	\$ 3,107,659	\$ 235,385+
*After deduction of			
Loan Reserves	\$ 19,294	\$ 17,930	\$ 1,364+
Grand Total - All Banks of Montana	\$ 6,347,503	\$ 5,835,573	\$ 511,930+

\*\*Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

## SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

	June 30, 1983	June 30, 1982
Loans as Percentage of Total Assets	54.34%	54.55%
Loans as Percentage of Total Deposits	62.41%	63.21%
Capital and Reserve a/c's as Percentage of Total Assets	9.32%	9.30%
Capital and Reserve a/c's as Percentage of Total Deposits	10.71%	10.77%
Cash, Due from Banks and U.S. Gov't Bonds as Percentage of Total Deposits	24.20%	21.64%
Time Deposits as Percentage of Total Deposits I.P.C.	82.94%	80.78%
Demand Deposits as Percentage of Total Deposits I.P.C.	17.06%	19.22%

## NATIONAL BANKS

	June 30, 1983	June 30, 1982
Loans as Percentage of Total Assets	59.59%	56.23%
Loans as Percentage of Total Deposits	71.87%	68.65%
Capital and Reserve a/c's as Percentage of Total Assets	8.15%	8.40%
Capital and Reserve a/c's as Percentage of Total Deposits	9.83%	10.26%
Cash, Due from Banks and U.S. Gov't Bonds as Percentage of Total Deposits	23.75%	23.18%
Time Deposits as Percentage of Total Deposits I.P.C.	84.07%	82.02%
Demand Deposits as Percentage of Total Deposits I.P.C.	15.93%	17.98%



# MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee . . . . .	Yellowstone Bank (1)
Anaconda . . . . .	First Security Bank
Ashland . . . . .	Cheyenne Western Bank (1)
Baker . . . . .	The Bank of Baker
Belgrade . . . . .	Valley Bank of Belgrade
Belt . . . . .	Belt Valley Bank (1)
Big Fork . . . . .	Flathead Bank
Big Sandy . . . . .	Northern Bank of Montana
Big Timber . . . . .	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings . . . . .	American Bank
	First Bank-West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	Pioneer Bank
	Rimrock Bank
	Western Bank
Boulder . . . . .	First Boulder Valley Bank
Bozeman . . . . .	First Citizens Bank of Bozeman (1)
	First Security Bank
	Western Bank
Bridger . . . . .	Bank of Bridger
Broadus . . . . .	Powder River County Bank (1)
Butte . . . . .	1st Citizens Bank (1)
	First Bank Butte (1)
Cascade . . . . .	Stockmens Bank (1)
Chester . . . . .	Liberty Bank of Montana (1)
Chinook . . . . .	Blaine Bank of Montana (1)
Choteau . . . . .	Citizens State Bank (1)
Colstrip . . . . .	Security Bank of Colstrip
Columbia Falls . . . . .	Bank of Columbia Falls
Columbus . . . . .	The Yellowstone Bank (1)
Conrad . . . . .	Farmers State Bank
	Pondera Bank of Montana
Culbertson . . . . .	Culbertson State Bank (1)
Cut Bank . . . . .	First Interstate Bank of Glacier Co.
Deer Lodge . . . . .	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton . . . . .	Farmers State Bank (1)
Dillon . . . . .	State Bank & Trust Co.
Dutton . . . . .	Dutton State Bank
Ennis . . . . .	First Madison Valley Bank
Fairview . . . . .	Fairview Bank
Forsyth . . . . .	First State Bank
	*Montana Bank of Forsyth (1)
Fort Benton . . . . .	First State Bank
Froid . . . . .	First State Bank (1)
Glasgow . . . . .	Treasure State Bank
Glendive . . . . .	First Fidelity Bank
	First Security Bank (1)
Great Falls . . . . .	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana
Hamilton . . . . .	Citizens State Bank
	Ravalli County Bank (1)
Hardin . . . . .	Big Horn Bank
	Little Horn State Bank
Harlem . . . . .	Security State Bank

Have . . . . .	Citizens Bank of Montana (1)
	First Security Bank (1)
Helena . . . . .	Bank of Montana (1)
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Bank Helena (1)
	Norwest Capital Management & Trust Co. Montana
	The Valley Bank
Jordan . . . . .	Garfield County Bank
Kalspell . . . . .	First Security Bank
	Valley Bank of Kalspell
Laurel . . . . .	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown . . . . .	Midstate Bank of Montana (1)
	Norwest Bank Lewistown
Libby . . . . .	United Bank
Lincoln . . . . .	First Bank of Lincoln
Livingston . . . . .	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo . . . . .	Bitterroot Valley Bank
Malta . . . . .	First Security Bank (1)
	First State Bank (1)
Manhattan . . . . .	Manhattan State Bank
Miles City . . . . .	First Citizens Bank
	First Security Bank & Trust Co.
Missoula . . . . .	First Security Bank (1)
	Missoula Bank of Montana (1)
	Montana Bank of South Missoula
Phillipsburg . . . . .	Flint Creek Valley Bank (1)
Plentywood . . . . .	Security State Bank
Polson . . . . .	First Citizens Bank (1)
	Security State Bank (1)
Poplar . . . . .	Traders State Bank
Ronan . . . . .	Ronan State Bank (1)
Roundup . . . . .	First Security Bank
Rudyard . . . . .	Farmers Merchants Bank of Montana
St Ignatius . . . . .	Lake County Bank (1)
Scobey . . . . .	Citizens State Bank
Shelby . . . . .	First State Bank
	Toole County State Bank
Sheridan . . . . .	Bank of Sheridan
Sidney . . . . .	1st United Bank (1)
Stanford . . . . .	Basin State Bank
Stevensville . . . . .	First State Bank
Superior . . . . .	Montana Bank of Mineral County
Terry . . . . .	State Bank of Terry (1)
Thompson Falls . . . . .	First State Bank of Montana (1)
Three Forks . . . . .	Security Bank of Three Forks
Townsend . . . . .	State Bank of Townsend (1)
Valter . . . . .	Valter Bank of Montana
Victor . . . . .	Farmers State Bank (1)
W. Yellowstone . . . . .	First Security Bank
Whitefish . . . . .	Mountain Bank
Whitehall . . . . .	Whitehall State Bank
Worden . . . . .	Farmers State Bank (1)

(1) **Members Federal Reserve Bank**  
**\*Opened 8-1-83**

# MONTANA NATIONAL BANKS

Absaroke . . . . .	United Bank of Absaroke, N.A.
Anaconda . . . . .	Norwest Bank Anaconda-Butte, N.A.
Baker . . . . .	Montana Bank of Baker, N.A.
Billings . . . . .	First Bank, N.A.
	Norwest Bank Billings, N.A.
	Security Bank, N.A.
Bozeman . . . . .	First National Bank
	Montana Bank of Bozeman, N.A.
Browning . . . . .	First National Bank of Browning, N.A. (2)
Butte . . . . .	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook . . . . .	Western Bank of Chinook, N.A.
Circle . . . . .	Montana Bank of Circle, N.A.
Columbia Falls . . . . .	Glacier National Bank
Cut Bank . . . . .	First National Bank
Dillon . . . . .	Norwest Bank Dillon, N.A.
Ekalaka . . . . .	First National Bank
Eureka . . . . .	First National Bank
Fairfield . . . . .	First National Bank
Fromberg . . . . .	Clark's Fork National Bank
Geraldine . . . . .	First National Bank
Glasgow . . . . .	First Security Bank of Montana, N.A.
Glendive . . . . .	First National Bank
	First Bank, N.A.
	First Bank West, N.A.
Great Falls . . . . .	Norwest Bank Great Falls, N.A.
Harlowton . . . . .	Continental National Bank
Have . . . . .	First National Bank
Helena . . . . .	First Bank Helena, N.A.
Hinsdale . . . . .	First National Bank
Hysham . . . . .	First National Bank
Kalspell . . . . .	First Interstate Bank of Kalspell, N.A.
	Norwest Bank Kalspell, N.A.
Lewistown . . . . .	First National Bank
Libby . . . . .	First National Bank
Livingston . . . . .	First National Park Bank
Miles City . . . . .	First National Bank
Missoula . . . . .	First Bank-Southside Missoula, N.A.
	First Bank-Western Montana, N.A.
	First National Montana Bank of Missoula
Plains . . . . .	First National Bank
Plentywood . . . . .	Montana National Bank
Red Lodge . . . . .	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey . . . . .	Richey National Bank
Roundup . . . . .	Montana Bank of Roundup, N.A.
Sidney . . . . .	Montana Bank of Sidney, N.A.
	The Richland National Bank & Trust
Twin Bridges . . . . .	First National Bank
Whitefish . . . . .	First National Bank
White Sul. Sprgs. . . . .	First National Bank
Wibaux . . . . .	First National Bank & Trust
Wolf Point . . . . .	Citizens First National Bank
	Western National Bank

(2) **Closed 11-14-83.**

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Aggregate Resources and Liabilities of (112) State Banks and (3) Trust Companies, December 31, 1983, Compared with Report of (111) State Banks

and (3) Trust Companies, December 31, 1982

Figures in Thousands

RESOURCES	Dec. 31, 1983	Dec. 31, 1982	Decrease-Increase+
Cash and Banks	\$ 271,908	\$ 261,539	\$ 10,369+
U.S. Treas. Securities	511,756	295,084	216,672+
U.S. Agency Securities	171,313	206,331	35,018-
State and Mun. Securities	313,882	326,931	13,049-
Other Securities	5,708	8,363	2,655-
Funds Sold	126,631	127,657	1,026-
Loans & Discounts	1,361,170*	1,524,807*	136,363+
Lease Financing	2,231	1,521	710+
Premises, F & F.	57,702	53,273	4,429+
Other Real Estate	12,616	9,918	2,698+
Other Assets	83,514	67,916	15,598+
	\$ 3,218,431	\$ 2,883,340	\$ 335,091+
<b>LIABILITIES</b>			
Demand Deposits I.P.C.	44,345	\$ 453,499	\$ 9,154-
Time & Savings I.P.C.	1,025,522	1,831,901	270,621+
U.S. Government Deposits	4,984	3,694	1,290+
Other Public Deposits	236,676	201,904	34,772+
All Other Deposits	4,212	5,800	1,588-
Off. & Cert. Checks	27,198	28,667	1,469-
Total Deposits	\$ 2,819,937	\$ 2,525,465	\$ 294,472+
Funds Purchased	61,172	50,335	10,837+
Other Borrowed Funds	9,975	13,223	3,248-
Mortgages & Leases	3,163	3,314	151-
Other Liabilities	49,057	41,696	7,361+
Sub. Notes & Debentures	4,599	5,783	1,184-
Common Stock	71,568	70,068	1,500+
Surplus	112,595	99,370	13,225+
Undivided Prof. & Cap. Res.	86,365	74,086	12,279+
	\$ 3,218,431	\$ 2,883,340	\$ 335,091+
*After deduction of			
Loan Reserves	\$ 15,018	\$ 13,189	\$ 1,829+

Aggregate Resources and Liabilities of (54) National Banks in Montana, December 31, 1983, Compared With Report of (55) National Banks

In Montana, December 31, 1982\*\*

Figures in Thousands

RESOURCES	Dec. 31, 1983	Dec. 31, 1982	Decrease-Increase+
Cash and Banks	\$ 428,806	\$ 379,502	\$ 49,304+
U.S. Treas. Securities	430,995	212,491	218,504+
U.S. Agency Securities	84,957	132,461	47,504-
State and Mun. Securities	319,905	347,954	28,049-
Other Securities	15,061	17,059	1,998-
Funds Sold	154,895	124,171	30,724+
Loans & Discounts	2,073,802*	1,903,612*	170,190+
Lease Financing	4,620	7,061	2,441-
Premises, F & F.	64,814	66,157	1,343-
Other Real Estate	13,143	12,316	827+
Other Assets	74,109	66,342	7,767+
	\$ 3,665,107	\$ 3,269,126	\$ 395,981+
<b>LIABILITIES</b>			
Demand Deposits I.P.C.	\$ 438,361	\$ 451,171	\$ 12,810-
Time & Savings I.P.C.	2,214,145	1,995,069	219,076+
U.S. Government Deposits	3,904	4,740	836-
Other Public Deposits	167,348	172,593	5,245-
All Other Deposits	45,084	69,608	24,524-
Off. & Cert. Checks	24,082	22,708	1,374+
Total Deposits	\$ 2,892,924	\$ 2,715,889	\$ 177,035+
Funds Purchased	413,653	223,166	190,487+
Other Borrowed Funds	44,621	23,465	21,156+
Mortgages & Leases	7,863	7,928	65-
Other Liabilities	51,121	48,839	2,282+
Sub. Notes & Debentures	16,566	18,992	2,426-
Common Stock	73,929	73,684	245+
Surplus	78,967	78,248	719+
Undivided Prof. & Cap. Res.	85,463	78,915	6,548+
	\$ 3,665,107	\$ 3,269,126	\$ 395,981+
*After deduction of			
Loan Reserves	\$ 20,545	\$ 17,450	\$ 3,095+
Grand Total - All Banks of Montana	\$ 6,883,538	\$ 6,152,466	\$ 731,072+

\*\*Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1983	Dec. 31, 1982
Loans as Percentage of Total Assets	51.84%	53.10%
Loans as Percentage of Total Deposits	59.44%	60.90%
Capital and Reserve a/c's as Percentage of Total Assets	8.97%	9.06%
Capital and Reserve a/c's as Percentage of Total Deposits	10.29%	10.39%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	27.79%	22.04%
Time Deposits as Percentage of Total Deposits I.P.C.	82.55%	80.16%
Demand Deposits as Percentage of Total Deposits I.P.C.	17.45%	19.84%
<b>NATIONAL BANKS</b>	<b>Dec. 31, 1983</b>	<b>Dec. 31, 1982</b>
Loans as Percentage of Total Assets	56.82%	58.45%
Loans as Percentage of Total Deposits	72.40%	70.73%
Capital and Reserve a/c's as Percentage of Total Assets	7.47%	8.13%
Capital and Reserve a/c's as Percentage of Total Deposits	9.52%	9.84%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	29.72%	21.80%
Time Deposits as Percentage of Total Deposits I.P.C.	83.47%	81.55%
Demand Deposits as Percentage of Total Deposits I.P.C.	16.53%	18.45%